

MARICOPA HOUSING NEEDS ASSESSMENT



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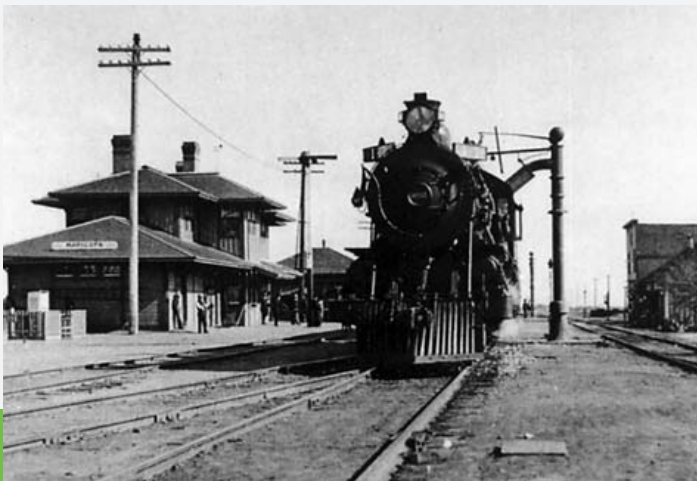
1 EXECUTIVE SUMMARY

In January of 2017, the City of Maricopa engaged in a five-month study to assess the housing needs of the community over the next ten years, between 2017 and 2027. The City's Development Services Department, Planning Division led the process, with oversight from a designated Housing Needs Task Force, and worked with its contractor, Atria Planning LLC (Atria), to develop the final report presented here. Atria examined hard data from public and private sources, conducted interviews with housing experts and stakeholders, conducted surveys, facilitated focus group meetings, and researched local and regional housing reports, to develop the key findings of this report. Following is a summary of the results.

Background

Maricopa witnessed exponential growth during the 2000s. It transitioned from an agricultural community of approximately 1,400 residents, to a Phoenix suburb with more than 45,000 residents, all over a five-year period between 2002 and 2007. This represents an increase of over 4000%. Growth occurred so quickly that experts projected the population to reach 100,000 by 2015. Developers and landowners, feeling confident the growth would continue, subdivided their land to accommodate an additional 30,000 housing units.

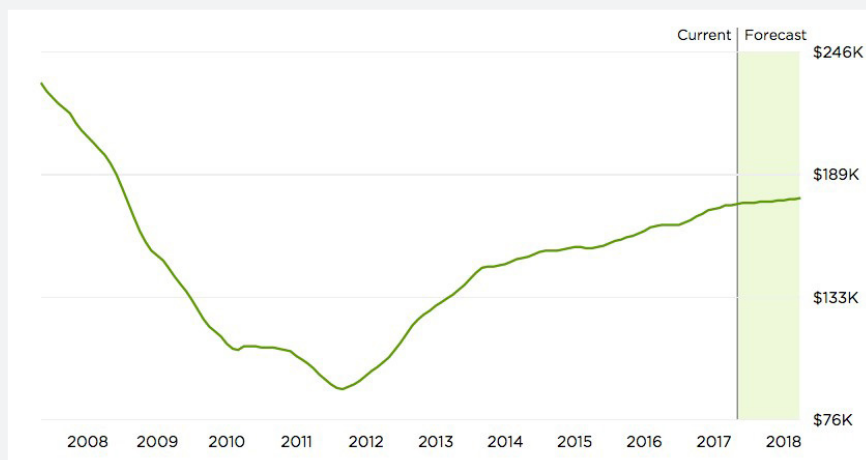
But in 2007, the growth came to a halt as the housing crisis hit. Property values plummeted and builders stopped building homes. The city experienced almost 100 foreclosures per month. At its lowest point, the average home price was approximately \$90,000, a drop of more than 60%. Between 2007 and 2012, the City experienced substantial resident turnover, as the original buyers left, and new buyers from across the U.S. and Canada picked up vacant homes at a substantial discount. By 2012, the market began to recover.



Maricopa Then and Now

Photos courtesy of the City of Maricopa

► **Chart 1:** Average Home Prices in Maricopa, 2008 - 2018



Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>

As of late 2016, the housing market is stable, with home prices comparable to what they were in 2002 before the market surge.

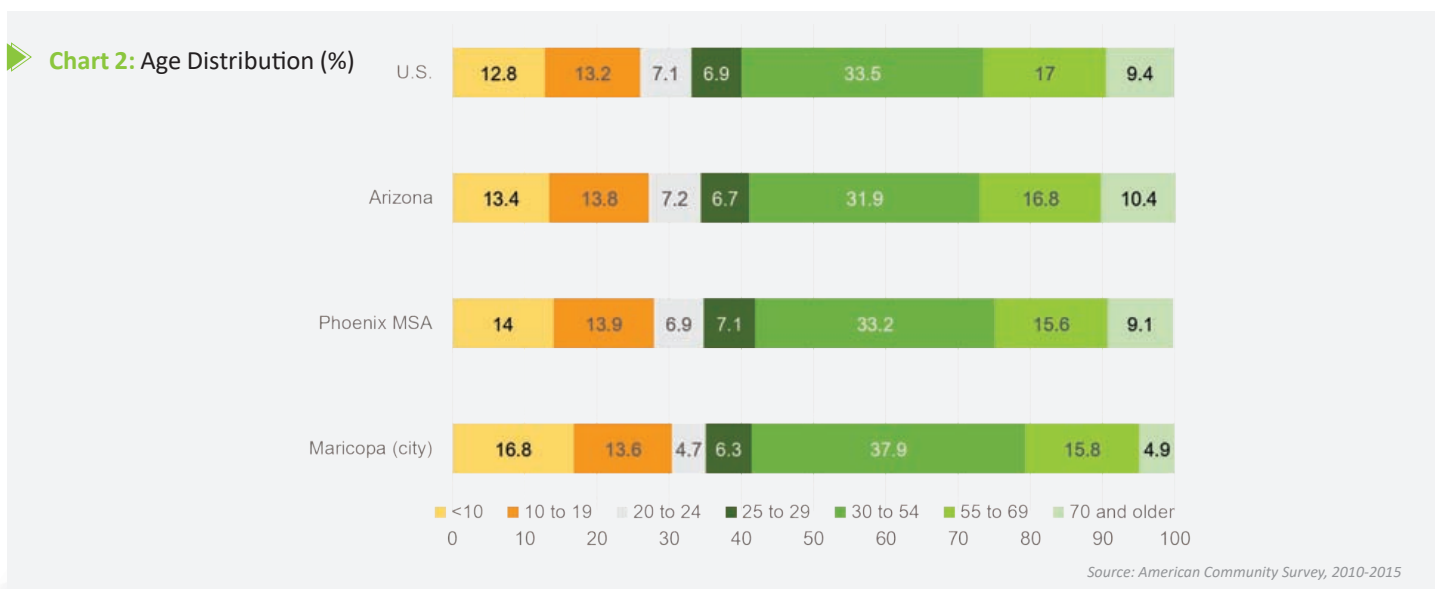
Builders have returned, and the city is permitting an average of 40 units per month as of 2016, representing a moderate but consistent increase since 2012.

Demographics

The city primarily attracts younger families with children, who are drawn in by the safety of the community and the availability of large, affordable, well-built homes. As a result, the city has a larger share of parent-age adults and young children, and fewer young adults and adults over 65.

Although there are fewer older adults in Maricopa than regional average (defined as over 65 years old), that number is growing faster than the general population. Between 2009 and 2015, the percentage of residents who are older adults more than doubled. This can be attributed to the new active retirement community developed in recent years – Province – and the aging Baby Boomer generation.

Even though Maricopa has a higher percentage of families with children, approximately one in four (23%) of households are not considered “families.” They are individuals living alone, or are non-family households (defined as a housing unit occupied by two or more unrelated people). This is equivalent to approximately 3,300 households.



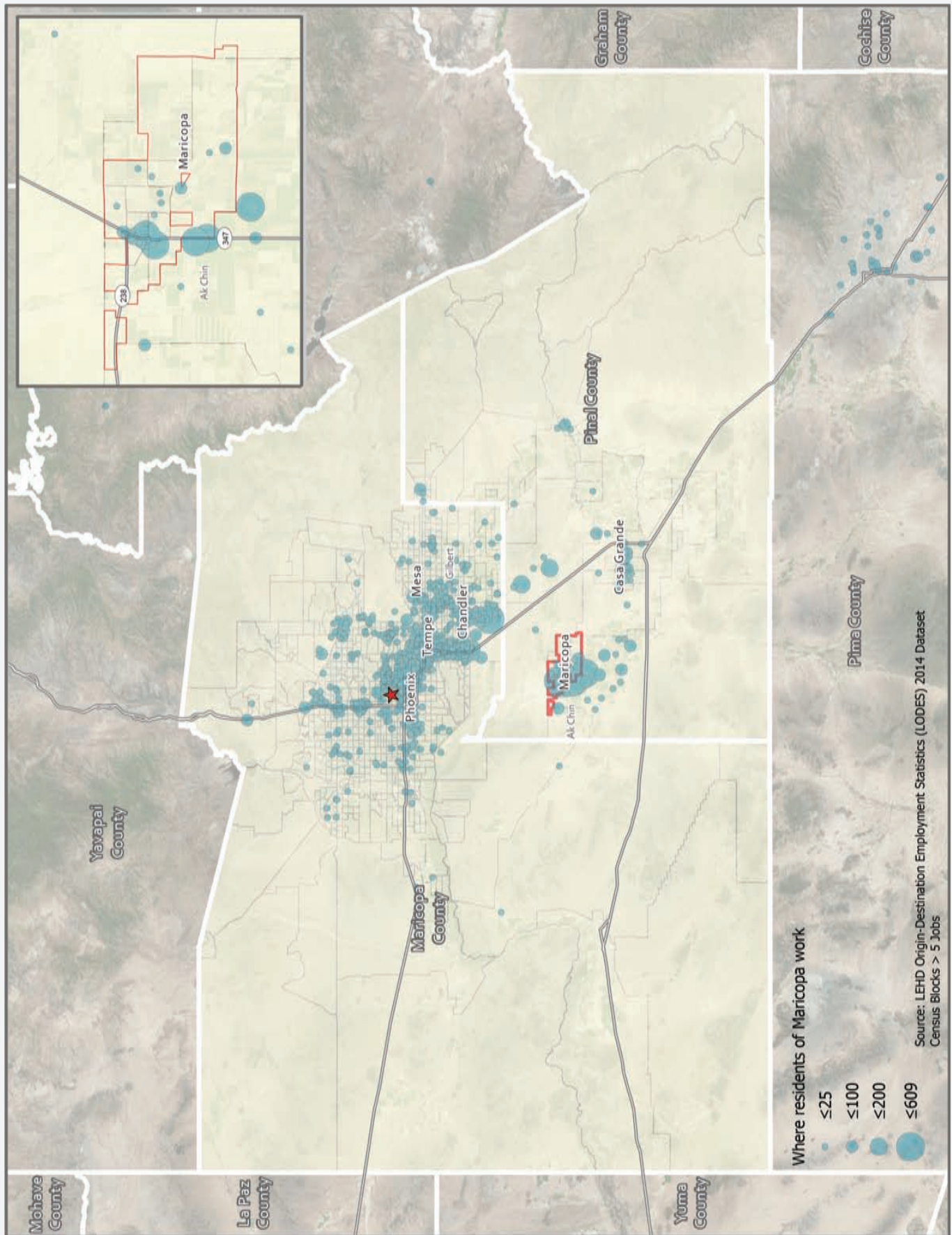
Jobs and Workers

There are 4.5 x more housing units than jobs, requiring the vast majority of working-age residents to commute outside the city to earn a living. Because Maricopa is somewhat distant from regional job centers, residents commute more than 30 minutes each way on average. The main commuter road, State Route 347, is a four-lane highway that is usually congested during peak travel times. When accidents occur, commute times can increase fourfold, causing a significant disruption to residents’ work and home schedules.

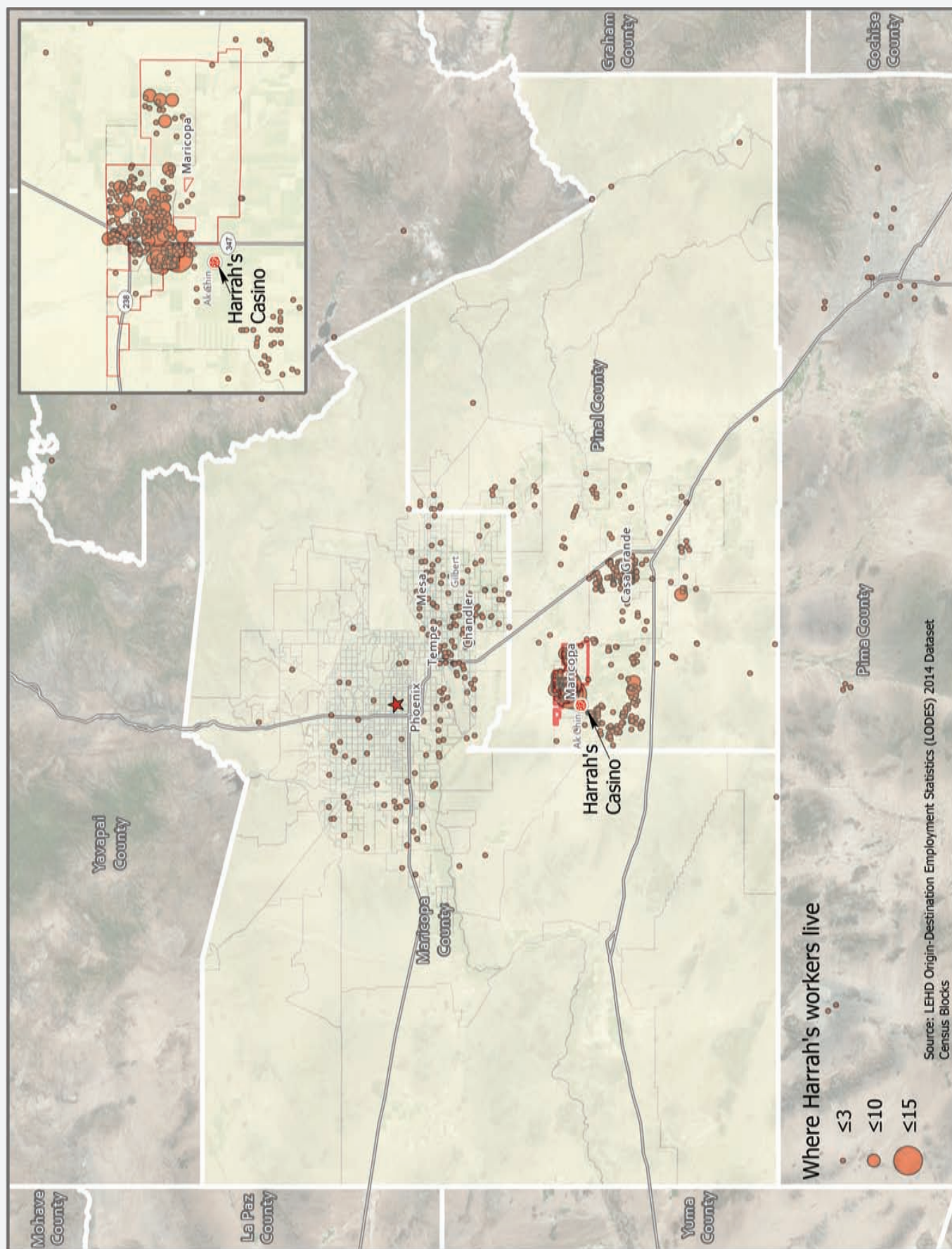
This general congestion, and occasional severe delays, is an issue for many residents.

The primary industries within the city are Retail, Education, and Food Services, all of which are “non-basic” industries that exist to serve existing residents. The exceptions to this include Harrah’s Ak-Chin Casino and the Volkswagen testing ground, which bring workers into the community. Indeed, we see that many of the workers at the casino and its surrounding facilities live in Maricopa.

► **Map 1:** Where Maricopa Residents Work



► **Map 2:** Where Harrah's Casino Workers Live



Housing Stock

More than 99% of the housing stock consists of single-family, detached homes (including 97% as stick-built construction, and more than 2% as manufactured housing).

The city's construction boom of the mid 2000s was led by developers who specialize in this housing product, creating a community where 99% of all homes in Maricopa are single-family detached units (97% are stick-built, and 2% are manufactured homes). This is unusual, as most communities of Maricopa's size (roughly 46,000 residents as of the 2015 Census data) have more housing diversity, including townhomes and apartments.

Homeownership is more affordable in Maricopa than in the region. On average, Maricopa's homes are priced 20% less than regional prices, and they are larger, newer, and in safe neighborhoods. The primary reason for the lower costs is the cheaper cost of land than areas closer to job centers.

Conversely, rental housing in Maricopa is not affordable. One in four households are renters, and they pay substantially more than regional or state average on housing costs. Although many consider Maricopa's housing market to be "affordable," rental housing is comparatively expensive, with 86% paying more than \$1,000 per month. This may be good value for those looking for a large home to rent, but most renters tend to be younger, lower income, and needing two bedrooms or less.

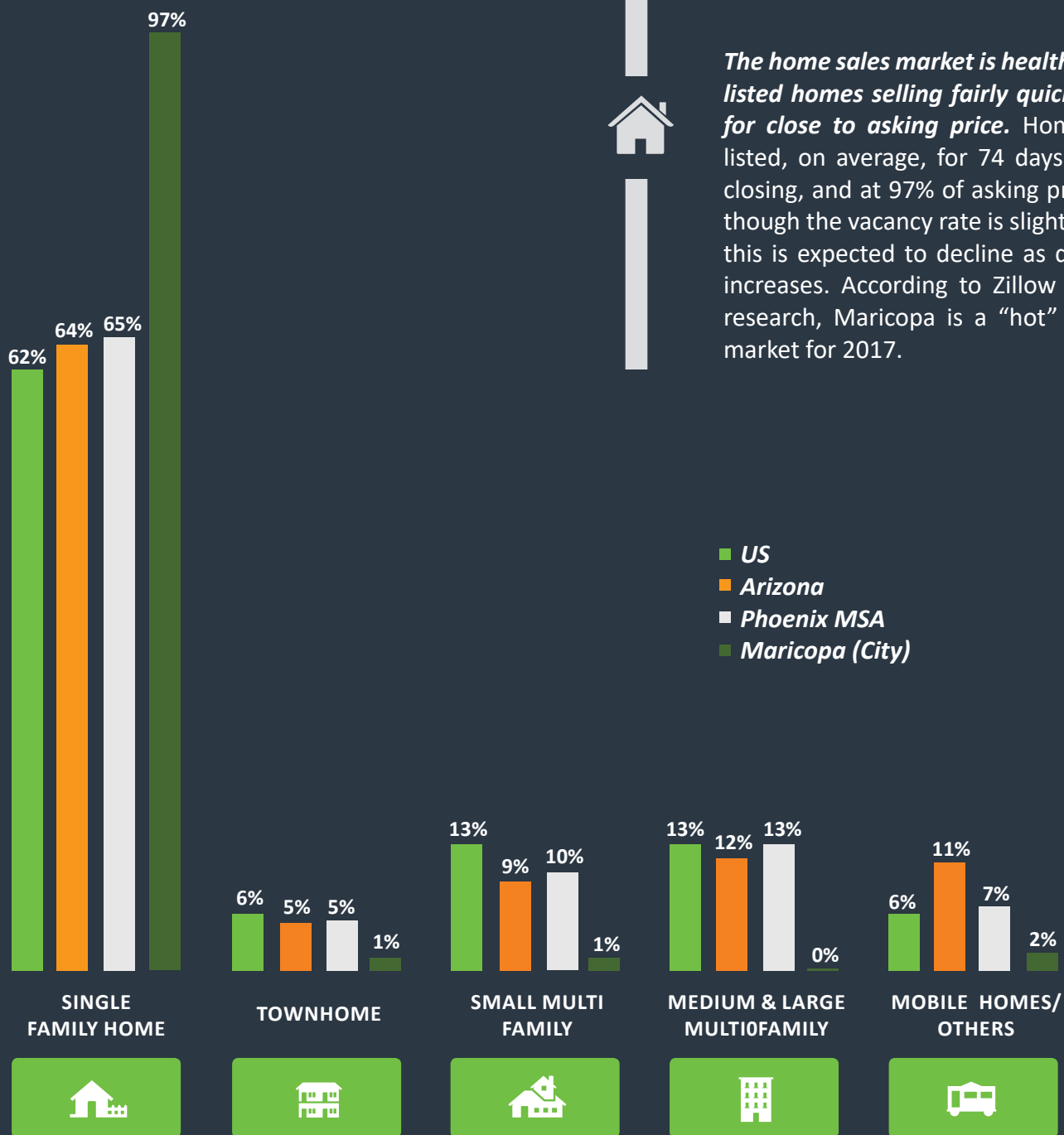
Because rental housing is relatively quite expensive,

renting families and individuals in Maricopa are substantially more cost burdened than in other areas of the region. The term "cost burdened" means a household pays more than 30% of their income on housing costs, leaving fewer dollars available for other basic needs like food and health care. Federal standards use this measure to determine if a family is paying "too much" for housing. In Maricopa, roughly 90% of low and moderate income renters fit this category.

Maricopa residents spend more of their income than the regional average on combined housing and transportation costs (61% compared to 57%). This measure, called the Housing and Transportation Affordability Index, quantifies the cost of lengthy commutes and average home prices to assess whether "affordable" housing markets located far from job centers are actually affordable to the families that purchase them.



► **Chart 3: Housing Types**



The home sales market is healthy, with listed homes selling fairly quickly and for close to asking price. Homes are listed, on average, for 74 days before closing, and at 97% of asking price. Although the vacancy rate is slightly high, this is expected to decline as demand increases. According to Zillow market research, Maricopa is a “hot” seller’s market for 2017.

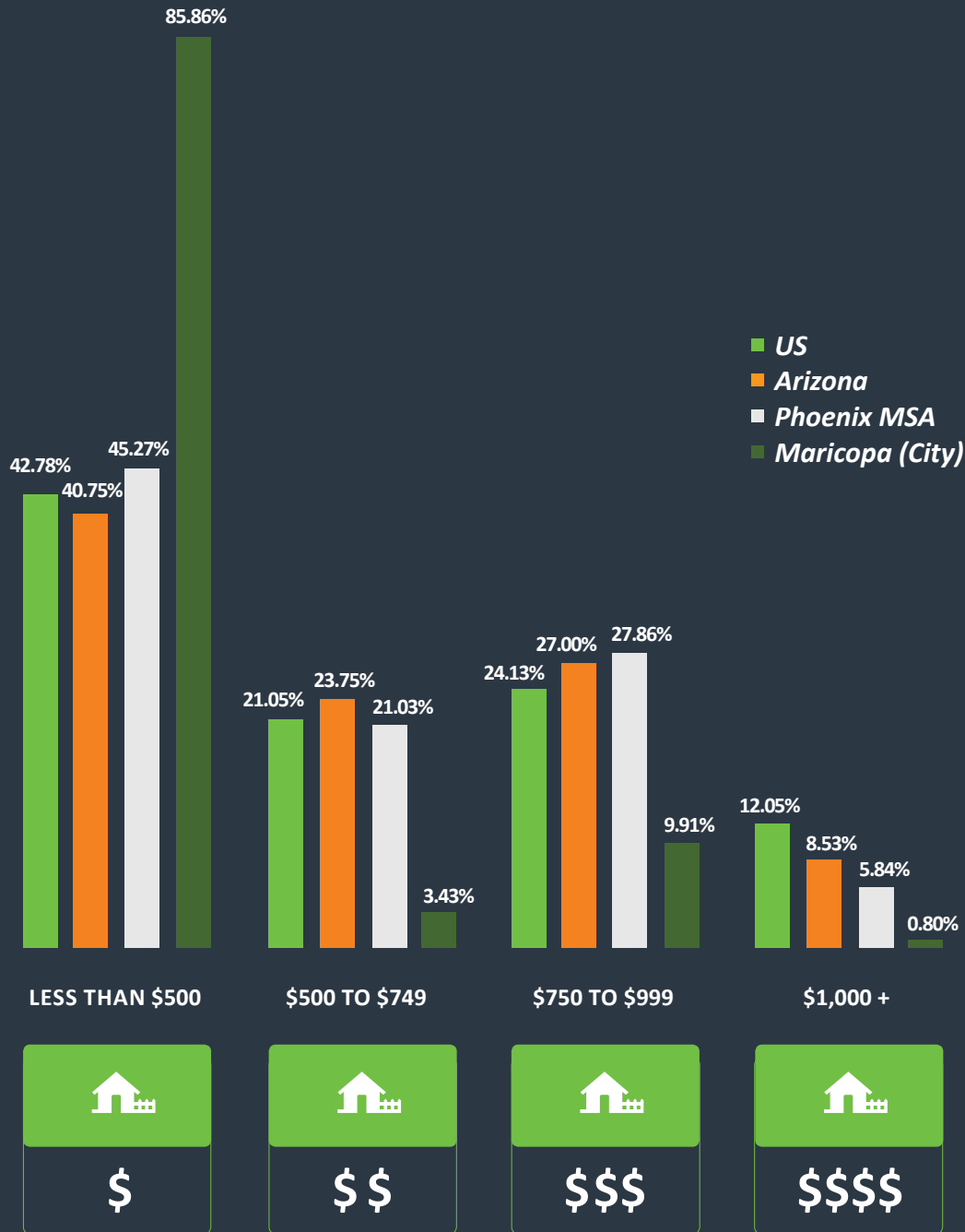
- US
- Arizona
- Phoenix MSA
- Maricopa (City)

Source: American Community Survey, 2009-2014

The vast majority of homes are new and in good condition, but there are pockets of neighborhood distress within the historic areas, notably the Heritage District by the existing Amtrak station (three historic neighborhoods, North Maricopa, Maricopa Townsite, and Maricopa Manor Subdivision), and Seven Ranches and the Saddleback area, two semi-rural neighborhoods in the southeastern portion of the city. The neigh-

borhoods are “tucked away” from major roadways, and lack basic infrastructure like sidewalks and sewer lines. Mobile and manufactured homes are prevalent, with many in “tear down” condition, where the cost of repair likely exceeds replacement costs. These blighted structures are interspersed with homes that are well cared for, including manufactured and stick-built homes.

► **Chart 4: Asking Rents**



Source: American Community Survey, 2009-2014



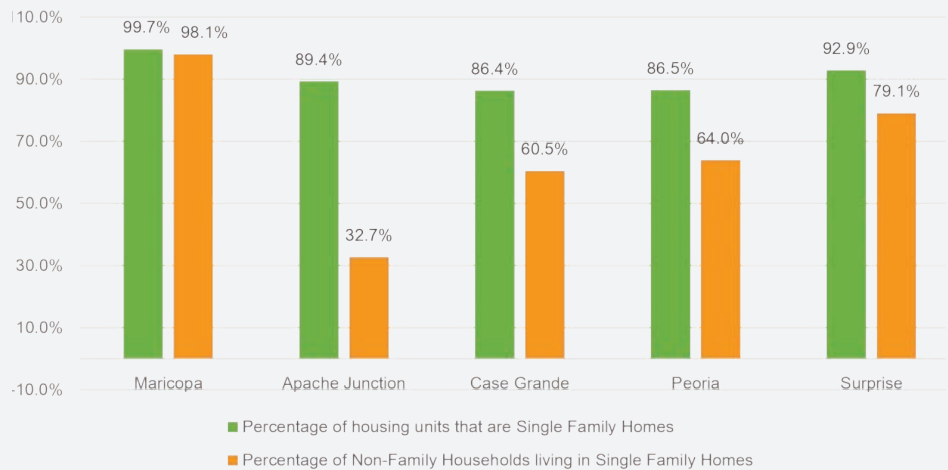
There is a shortage of rental housing on the market at all price points, but particularly for units less than \$1,000 per month. The vacancy rate is less than 5%, and according to local realtors, the demand for rental housing is so high that many new listings aren't posted because of an existing wait list.

Housing Challenges

For single people who wish to live alone, there are no housing options other than living alone in a large home.

As of 2015, there were 3,300 non-family households living in Maricopa, and 98% were living in single family homes. This includes approximately 2,500 single adults. In all likelihood, this figure is higher since it does not include all individuals renting rooms in family homes or homes where more than one family live under one roof.

► **Chart 5:** Single People and Roommates Living in Single Family Homes



Source: American Community Survey, 2010-2015

Many service industry workers, older adults, and even young professionals cannot afford to rent or buy a home in Maricopa.

Using HUD standards, a household should pay less than 30% of their income on housing costs, allowing room for other required expenses like health care, transportation and food. By this standard, a household would need to earn more than \$50,000 per year to afford housing in the City. By this measure, one-earner households starting their careers as computer programmers, teachers, social workers, firefighters, and other quality jobs, could not afford a home.

Housing stock that does not meet the needs of a diverse range of workers, either by price or type, can be a deterrent to future workers and employers. Based on feedback from focus group meetings, it can be a challenge to attract quality teachers, police and firefighters who are young and starting out in their careers. Single, entry-level professionals either need

to live with roommates or rent a room in someone's house, whereas in other communities they can afford to rent a nice apartment. Similarly, many employers examine existing housing stock of a community as one factor in determining where to locate. Housing options that meet the needs of a range of workers is preferable to a community with only single family homes, regardless of how affordable they are.

Based on national survey data, one in five homebuyers and more than half of renters choose an apartment, townhome, or duplex over a single-family home. Assuming the Phoenix region is somewhat comparable to national average, by not diversifying housing stock, Maricopa automatically excludes 22,000 future households. This is based on regional household projections through 2027.

Low and moderate income renters and owners are cost burdened by housing expenses. This is an acute issue among renters earning less than 80% of Area Median Income (AMI), or up to \$37,000 per year for an individual, where approximately 90% of renters have housing problems.

Under current conditions, many of Maricopa’s older adults will need to leave the community as they age because there are no alternative housing options. Particularly after age 75, many residents experience physical or cognitive challenges that require a change in living environment. This can be as simple as moving somewhere with no stairs and near a grocery store and pharmacy, to requiring supportive services or nursing care. Aside from a small nursing home and a handful of residential home care options, there are no housing options for older adults in Maricopa. And yet over the next ten years, 3,200 Maricopa residents will reach 75, and many will be forced to leave the city if not given alternative housing options.

Although we cannot quantify it, homelessness exists in Maricopa.

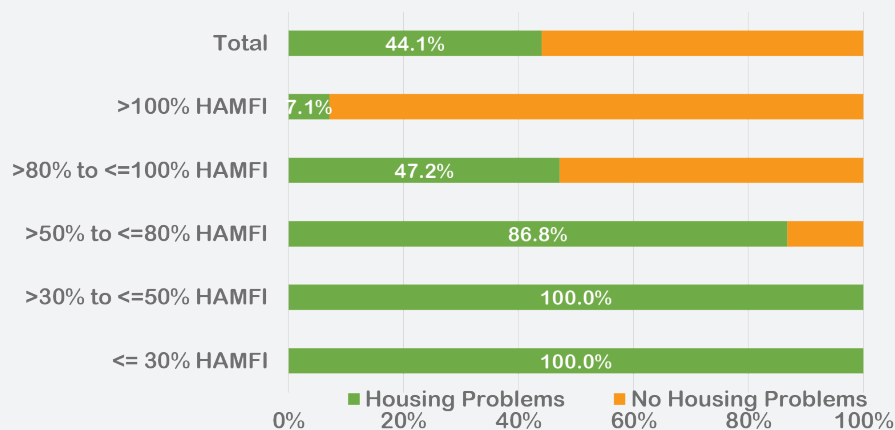
According to teachers, social workers, and City employees working for the Fire or Police Department, there are homeless children in Maricopa’s schools, homeless veterans, homeless young adults who “couch surf” among friends and family while trying to balance school and part-time work. Anecdotally, low wage workers (some with families of their own) become homeless due to abruptly being evicted from a home they are sharing with another family, and lack fair housing protections without a legally binding lease.

► **Chart 6: Maximum Monthly Housing Price Affordable to Entry Level Workers**

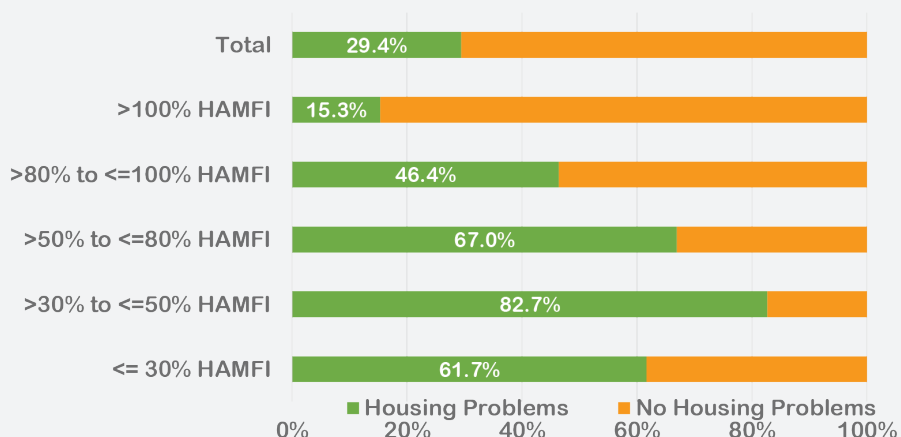


Source: Atria Planning LLC using data provided by Novogradac and Company, and U.S. Bureau of Labor Statistics, 10th Percentile of Wages by Occupation in the Phoenix MSA, 2016.

► **Chart 7: Renters with Housing Problems**



► **Chart 8: Owners with Housing Problems**



*Note: HUD uses HAMFI, Housing Area Median Family Income, interchangeably with AMI.

Recommended Housing Solutions



Most of the housing challenges documented in this study can be addressed by increasing housing diversity.

This includes introducing townhomes, apartments, condos, and perhaps smaller single family homes into the mix. Increasing housing diversity will provide a greater range of affordability, meet the needs of more household types, and provide more choice. It will accommodate the housing needs of young adults, single people, older adults, and the existing workforce, fostering a multi-generational and diverse community.

As the next step, the City should craft a Housing Plan.

This plan would include a Vision, Goals, Strategies, Implementation Schedule, and resources needed to implement, including staff hours, expertise, outside resources, and products needed for implementation. The plan would also be more specific in how to address the challenges presented in this study. For example, while the scope of the study includes a discussion of housing needs among older residents, and the importance of “aging in place”, it does not include a plan on how to retrofit existing housing units to accommodate older adults with mobility challenges. These specific strategies will provide more specific processes for City employees and stakeholders to follow to implement the plan. These specific strategies will provide more specific processes for City employees and stakeholders to follow to implement the plan.

The City is not a housing builder, and therefore must work with the private sector to accomplish specific housing goals.

This can be accomplished passively - through zoning changes, regulations, permitting, and more communication with the development community to indicate the City’s priorities – or more proactively, through public private partnerships, where the City offers incentives to developers in exchange for more control over future development.

For any public-private partnership, the City should primarily focus its future planning and investment on city-owned property,

where there is more leverage to direct future development. These sites include City Hall, Estrella Gin, and Copper Sky, all recognized by the City’s Housing Committee as the three target areas for redevelopment.

In a public-private partnership, the City will have a greater impact with an incentives package and an approved redevelopment plan.

Incentives the city might offer include land (through a ground lease); infrastructure (through bond issuance); predevelopment costs (through CDBG); streamlined permitting; rent subsidies (through a rela-

tionship with the Pinal County Housing Authority and Project-Based Vouchers); and/or city financing.

The City can incorporate prescriptive design and construction standards within redevelopment areas to allow for multiple developers.

Since these sites are large, particularly City Center at 150 acres, we can envision multiple uses, including office space, retail, government buildings, a variety of housing types, and public space. A refined design and construction code gives greater flexibility for the market to respond by allowing a variety of developers to participate.

To introduce more affordable rental housing stock, incorporate federal housing funds, especially 9% Low Income Housing Tax Credits.

This program, administered through the Arizona Department of Housing, is the primary funding source for apartments in the U.S. (covering roughly 70% of Total Development Cost) and is highly competitive. The City can participate in the planning process for these funds (the Qualified Allocation Plan) by working directly with the Arizona Department of Housing, and may also need to strategize future housing locations with respect to the State’s housing priorities to be more competitive. Additional funds may include CDBG, HOME, Housing Trust Funds, Section 202 (senior housing), USDA subsidies, loan guarantees, and rent subsidies.

Finally, the City and fellow housing advocates should continue the conversation, and potentially host a design charrette for one or more of its target sites.

If the City can evoke interest from the outside development community regarding its housing challenges, and raise excitement about development potential, there are more chances for the financial resources, expertise, and commitment to come to fruition. This includes local and national developers, state and county housing agencies, other local communities, and regional organizations like the Urban Land Institute and American Planning Association.

2

INTRODUCTION

In January, 2017 the City of Maricopa contracted with Atria Planning LLC (Atria) to conduct a housing needs assessment over a ten-year period, from 2017 to 2027. Atria worked with the City's Planning Division through the process of the study, which was completed in May 2017. The final report represented here, submitted in June 2017, was approved by Maricopa's City Council in August, 2017

The purpose of the study is threefold. First, to research aims to inform city government and elected officials of the current housing needs for Maricopa's existing population. Second, through an analysis of regional household growth, national housing trends, and consumer preference surveys, the study provides information on how to attract outside residents to Maricopa. Finally, the report concludes with recommendations on how to engage the real estate development community and other housing stakeholders to incite new housing development that meets to needs of current residents and can attract future residents.

The methodology for the study includes qualitative and quantitative analysis. Quantitative analysis uses data from public and private sources, notably the U.S. Census Community Survey, the U.S. Census Longitudinal Employer Household Dynamics, HUD datasets, and

ESRI's Business Analyst. The qualitative data used for the study includes other published plans and reports, field surveys, an online survey, focus group meetings, an Executive Committee workshop and stakeholder interviews. The reports used as reference include the ***Maricopa Housing Assessment and Strategic Plan*** dated September 2010; the ***2010 – 2013 Strategic Plan***; the ***Redevelopment District Area Plan*** dated 2009; the ***City of Maricopa Planning Maricopa General Plan*** ratified in late 2016; and consumer preference surveys and other national reports published by the Urban Land Institute, National Association of Home Builders, and market research from Zillow Inc.

This document serves as Maricopa's housing needs assessment, and is not a complete "housing plan," which would traditionally include a Vision Statement, Goals and Objectives, Strategies, and an Implementation Plan. However, much of the information found here is the starting point for a housing plan. In particular, the Steering Committee Workshop crafted a draft version of a Vision Statement, Goals, Objectives, and target sites for redevelopment that can be used as a stepping stone to adopt a housing and implementation plan, and then naturally, for the City and its partners to begin implementation. For the results of the Executive Committee workshop, see Appendix 1.

3 COMMUNITY ENGAGEMENT

The Maricopa Housing Needs Assessment is informed by the expertise of local housing advocates, builders, realtors, city representatives, city residents and other stakeholders. The City coordinated the following outreach and incorporated the comments, observations, and concerns expressed by participants throughout this document. The activities include the following:

ONLINE SURVEY

Between February 27 and April 3 residents of Maricopa participated in an online survey that collected information regarding housing needs, community and retail needs, and visual preferences. 473 residents participated in the survey. The results of this survey are available in Appendix 2.

IN-PERSON SURVEY

On March 25, 2017, 32 residents who attended the annual Salsa Festival were surveyed regarding housing needs among specific target groups. The results of this survey are provided in Appendix X.



FOCUS GROUP MEETINGS

In early April, the City conducted two focus group meetings. The first meeting, focused on special needs and vulnerable populations, included representatives from the local school district, the City's police, fire and emergency services, the City's Economic Development Department, housing organizations that provide supportive services, the community college, and senior housing advocates. The second meeting, focused on the developer community, included developers, builders, and local realtors. The results of this survey are provided in Appendix x.

STAKEHOLDER INTERVIEWS

In late April and early May, the consultant conducted phone interviews with eight (8) housing experts and advocates with an interest or influence in housing within Maricopa. A summary of these interviews is provided in Appendix x.

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MARICOPA IN CONTEXT

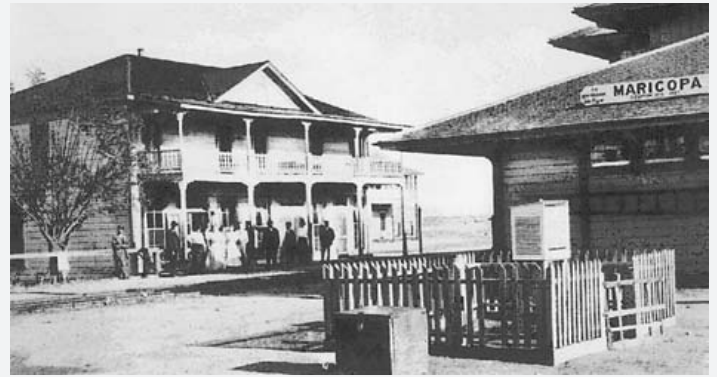
The community of Maricopa was established in 1857 as an agricultural community and a stopping point for people moving westward following the California gold rush. Located in the Sonoran Desert on the southern banks of the Gila River, the location provided a water supply for cattle and growing cotton, alfalfa, pecans and other crops. It remained sparsely populated up to the 21st century, with a population less than 2,000.ⁱ Although boundaries have shifted slightly through the 1900s, its commercial center was the Union Pacific Railroad Station.

The community was incorporated into a city in 2003, and thereafter developed rapidly in response to increasing housing demand, rising prices closer to downtown Phoenix, and the availability of vacant farmland sold for new housing development. In a ten-year period, between 2000 and 2010, this agricultural town transitioned into a distant suburban community of the Phoenix Metropolitan Statistical Area (MSA), increasing population more than 4,000%. The population surged to more than 43,000 residents, as families moved to the city in droves, attracted to the brand

new homes selling at (relatively) affordable prices. The majority of these families commute to their jobs in Chandler, Tempe, downtown Phoenix, and other job centers within the region.

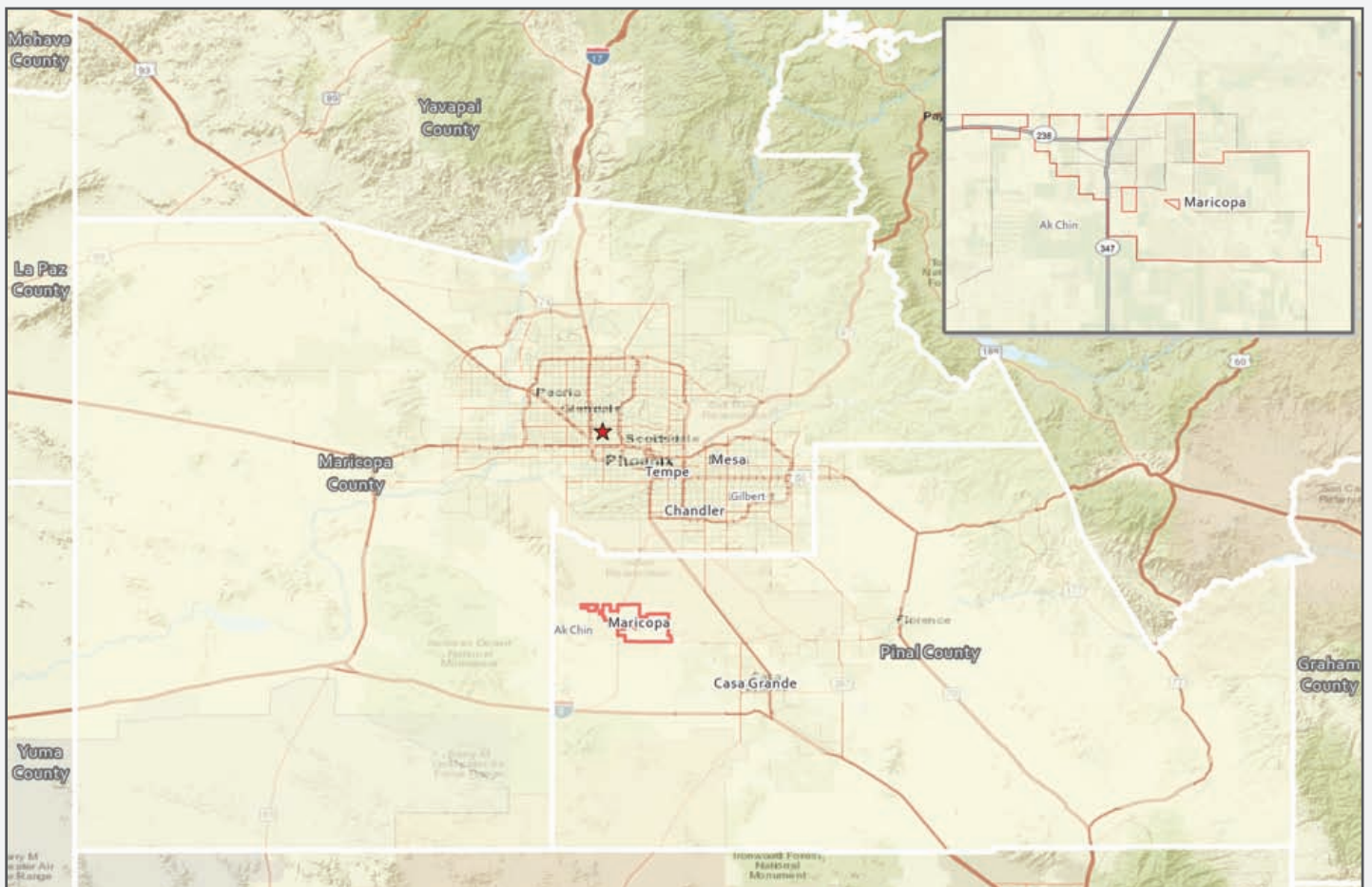
Up until 2007, developers and builders rapidly built new housing to accommodate demand. These new units, predominantly located within walled subdivisions, are all relatively similar in size, style, and pricing, while commercial areas are clustered along two major roadways, State Route 347 and Maricopa-Casa Grande Highway. Given the projected growth over a five-year period, demographers anticipated a population close to 100,000 by 2015. However, the foreclosure crisis and ensuing housing market crash put a halt to new development, and today, the population is 48,374. While the city continues to grow, it is now at a slower pace.

During the high growth period, almost all construction activity was new construction, while the historic part of the city near the still-active Amtrak station, the Heritage District, has not attracted nearly the same amount of private development investment.



Photos courtesy of Maricopa Historical Society

► Map 3: Maricopa Location Map



5

WHO LIVES IN MARICOPA?

Maricopa established itself very early on as an affordable place to buy a home and raise a family. As such, the city became very attractive to couples with children looking to buy their first home. In Maricopa, a



family can buy a home near public schools and parks, with three or four bedrooms and a yard, for approximately 20% less than average prices in the region. This core selling point – that Maricopa is a quality place to live with large, low-priced homes – is still the fundamental draw bringing in new families with children.

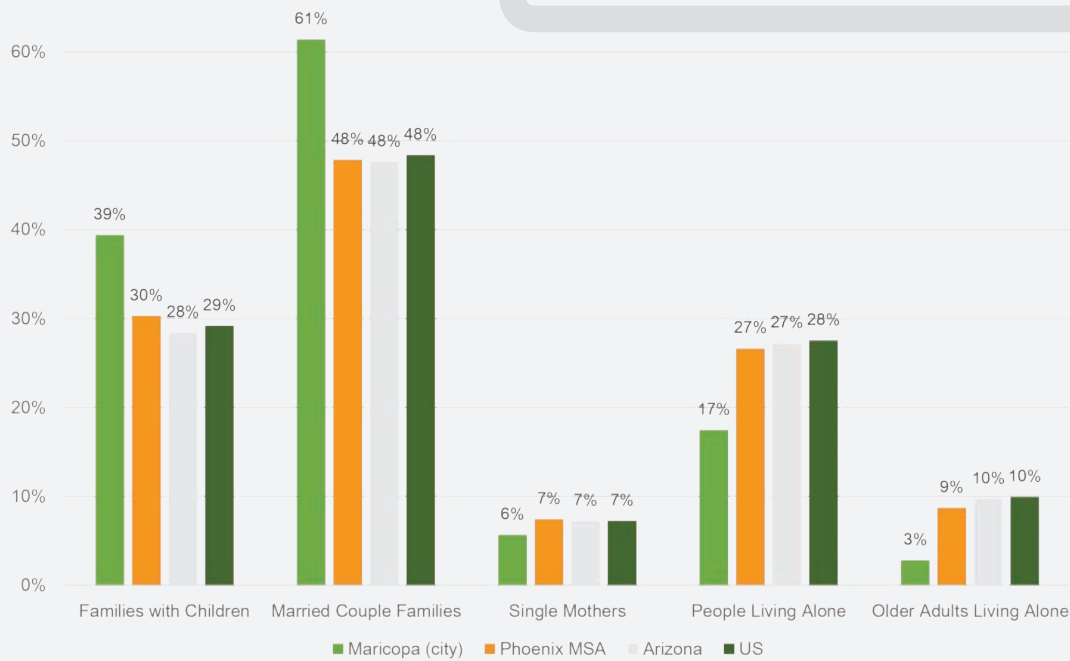
This fact is reflected in the data. A disproportionately larger percentage of the households living in the city are moderate and middle income families with children (10% higher than regional average). Conversely, the city has a much lower percentage of persons living alone (10% lower than regional average) and one-third fewer seniors living alone than the region.

While Maricopa has more families with children, ***there are still a large number of individuals living alone and families without children.*** As of 2015, there were 3,448 non-family households in Maricopa, equivalent to 24% of all households. This includes people living alone (approximately 2,500 households), and people living with non-relatives (approximately 1,000 households). In all likelihood, this figure is an underestimate, as it excludes many individuals who rent rooms in homes that are occupied by families. (Accounts from focus group meetings imply that this figure is significant, particularly among younger adults who move to Maricopa and cannot afford to rent their own homes, but there are currently no data sources to quantify this.)



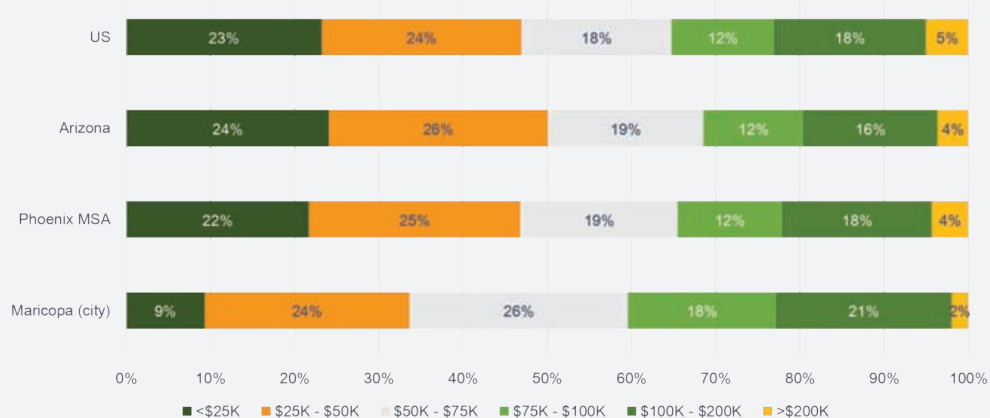
Because the city's only housing stock are single family homes, there are roughly 2,500 individuals living in three- or four-bedroom homes, and another 1,000 homes occupied by roommates.

► Chart 9: Household and Family Types



Source: American Community Survey, 2009 - 2014

► Chart 10: Household Income Distribution



American Community Survey, 2009 - 2014

As previously mentioned, because of Maricopa's affordability for homebuyers, **the majority of households are moderate and middle income**, with 50% clustered in the middle range (\$50,000 - \$100,000 per year) compared to a third of all households in the region or state. This means there are fewer households living at or near poverty (9% compared to 22%), and half as many wealthier residents (2% compared to 4%), than regional or state average.

Of particular note, **one in four households in Maricopa earn between \$25,000 and \$50,000 per year**. These households are likely working families and individuals who are employed in lower wage jobs like retail and child care, or are starting out in their careers. While this is on par with regional and state averages, it is unique considering how many of these households could not afford to purchase or rent a home in Maricopa on their own.

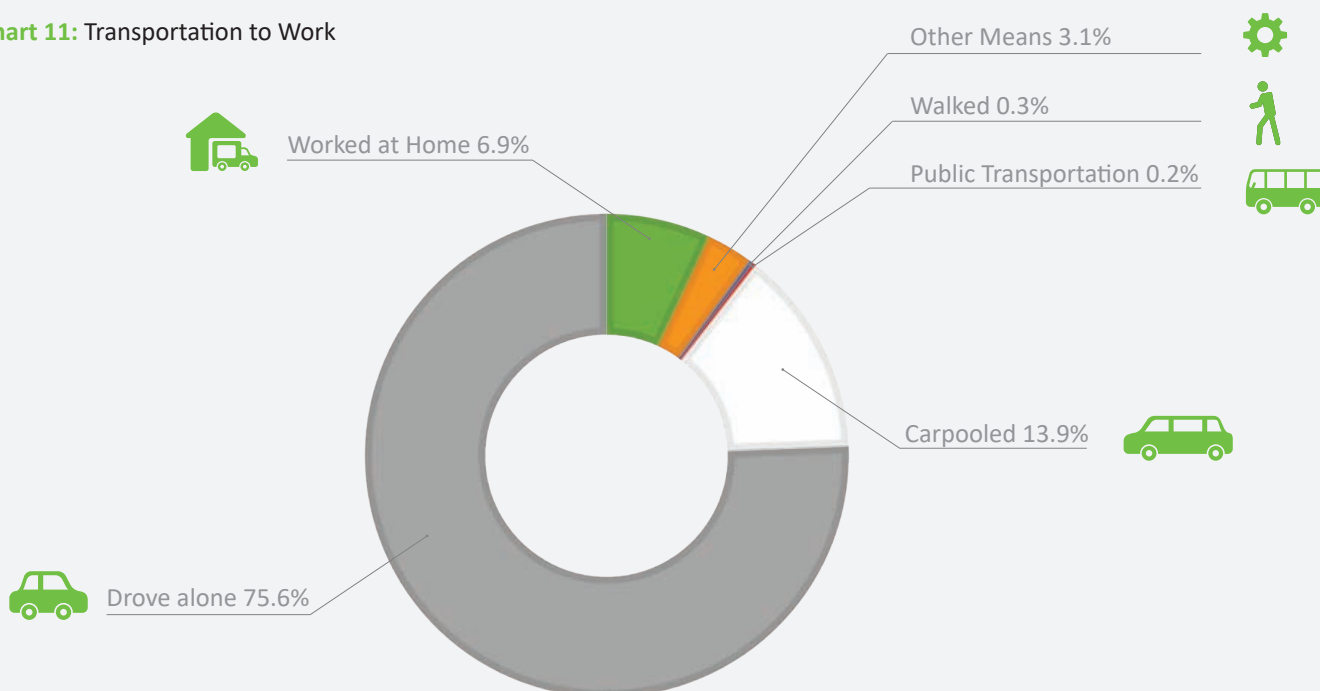
Maricopa's adult population are predominantly working adults, with fewer stay-at-home mothers, retirees, or unemployed individuals compared to regional and state figures. The majority of workers have occupations in business, management, sciences and the arts,

with slightly higher percentages working in manufacturing, and slightly fewer workers in sales and service occupations.

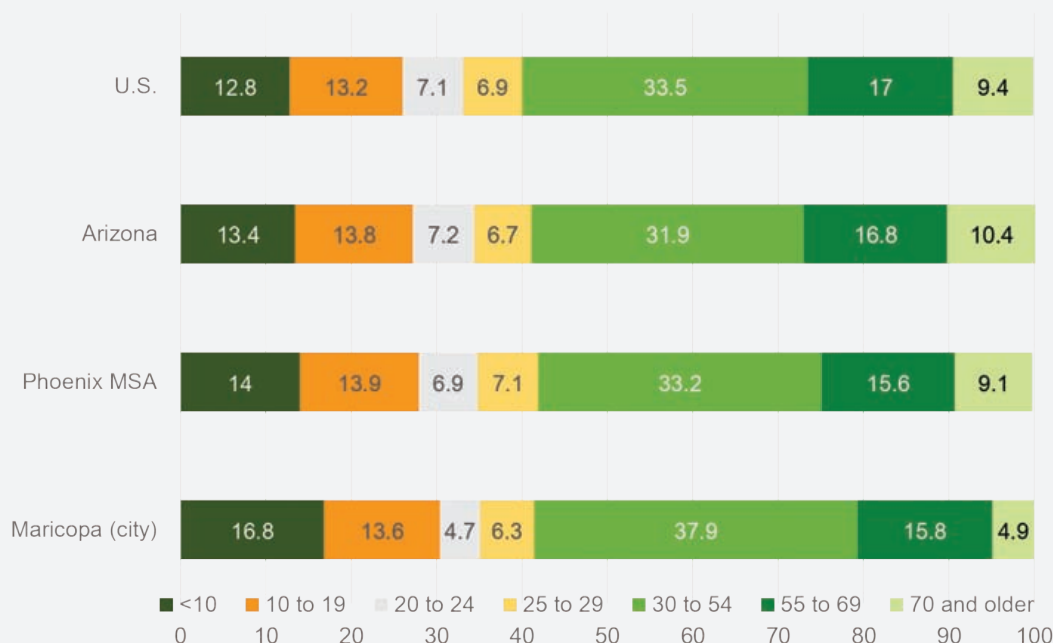
Because of Maricopa's location and limited access to public transportation, **most people drive to work, either in their own vehicle or by carpooling**. This is somewhat comparable to regional figures, with slightly more people carpooling than average (14% compared to 11%) and a greater number of residents working from home (7% compared to 6%). In terms of percentages, there are far fewer Maricopa residents using public transportation to get to work than in the region (0.2% compared to 2%). Both of these figures represent a small fraction of the overall workforce.

Similar to household income, the educational attainment of Maricopa's adult residents can be described as "in the middle," with slightly fewer advanced degrees (Bachelor's degree or higher) and substantially fewer high school dropouts than national, state and regional figures. Two out of three adults over 25 have a high school diploma or an associate's degree, which is 9% higher than regional figures.

► **Chart 11:** Transportation to Work

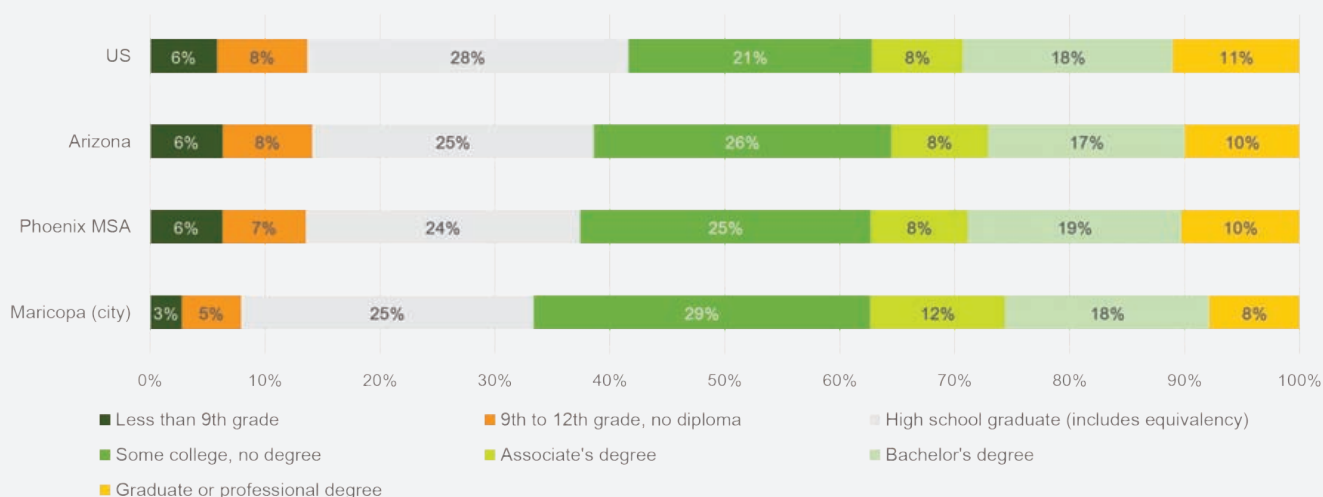


► **Chart 12: Age Distribution**



Source: American Community Survey, 2009 – 2014

► **Chart 13: Educational Attainment**

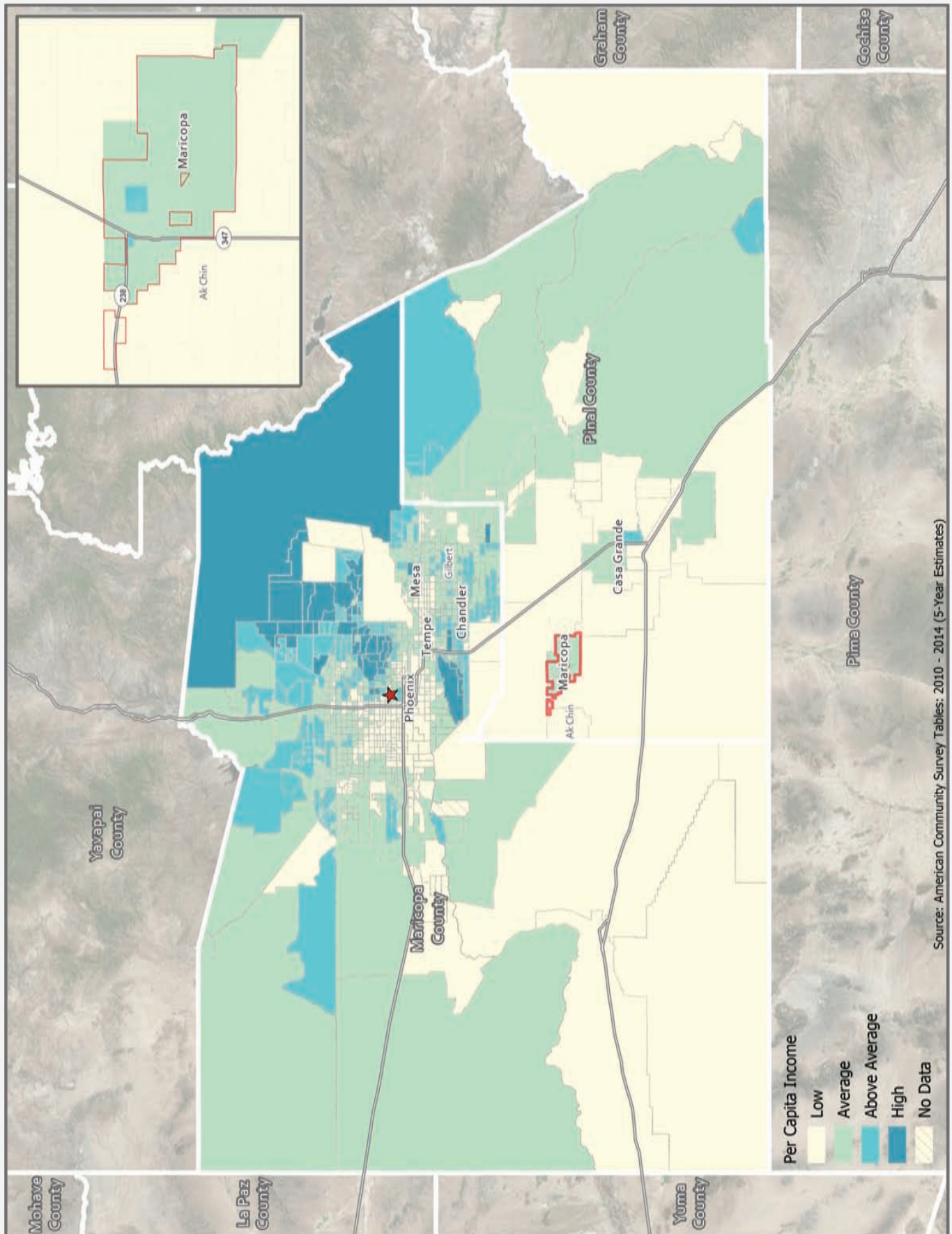


Source: American Community Survey, 2009 - 2014

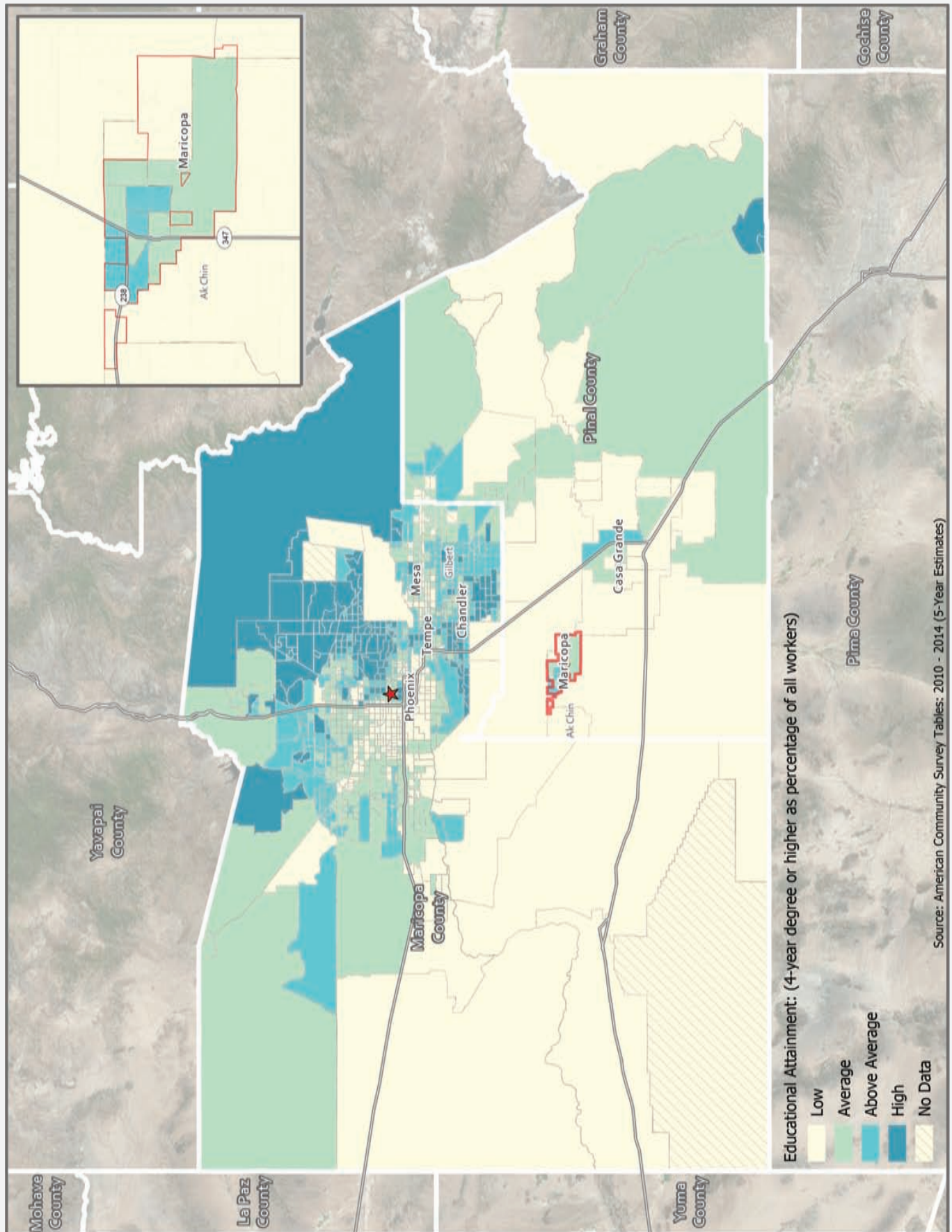


Maricopa is family-oriented community, and has more children than the region, state and U.S. This is likely due to the city's existing housing stock which attracts homebuyers with children. Conversely, there are far fewer young adults in their 20s, and half as many older adults (70 years and older) than other areas, again a reflection of the housing stock of predominantly large single family homes.

► Map 4: Per Capital Income



► Map 5: Educational Attainment



6 JOBS AND THE ECONOMY

In the past 15 years, the City of Maricopa transformed from a rural agricultural community into a bedroom community for workers in the Phoenix region. As previously noted, poverty rates are extremely low and the majority of the workforce has at least a high school degree. As such, most adults in Maricopa are workers, with higher labor participation rates, and lower unemployment rates, than the region, state or U.S.

► **Table 1:** Employment

	Maricopa	Phoenix MSA	Arizona	U.S.
Population 16 years and over	33,011	3,347,861	5,121,781	248,775,628
In labor force	66.29%	62.55%	60.07%	63.90%
Civilian labor force	66.19%	62.42%	59.73%	63.49%
Employed	61.27%	56.76%	53.79%	57.66%
Unemployed	4.92%	5.66%	5.94%	5.83%
Armed Forces	0.10%	0.13%	0.34%	0.41%
Not in labor force	33.71%	37.45%	39.93%	36.10%

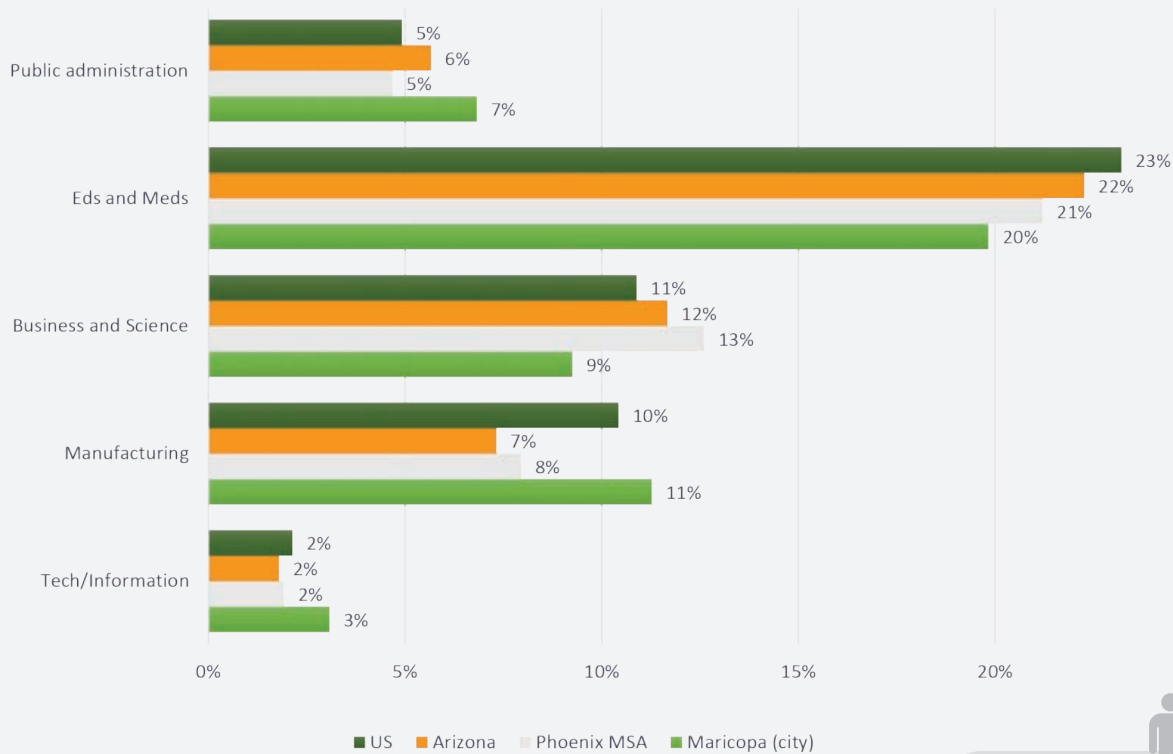
Source: American Community Survey, 2009-2014

Maricopa's residents are more likely to work for government, in manufacturing, and in the tech industries than regional or state averages. Conversely, there is a smaller share of residents working in Education, Health Care, Business and Scientific fields. Although residents do not work within the Business and Science industries (i.e. they are less likely to work for companies that define themselves as business- or science-related companies), workers are more likely to work in business and management professions, and are generally professional workers who manage staff and/or projects. Maricopa's residents are less likely to work in the service industry, which tend to have lower paying

jobs (i.e. sales clerks, restaurant workers).

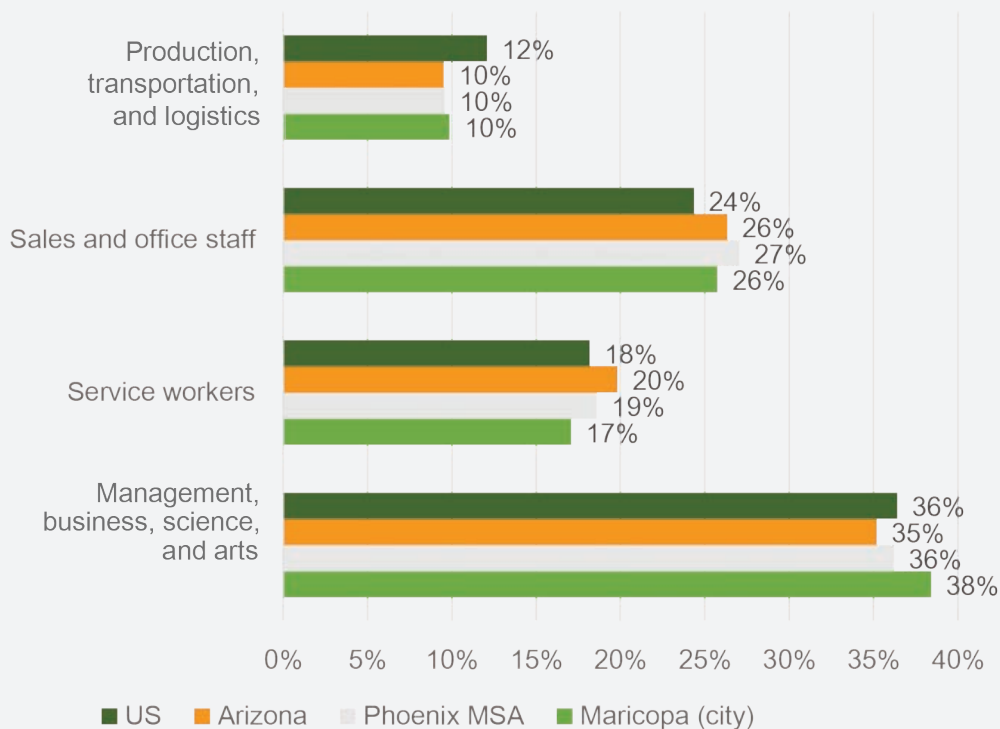
While most of Maricopa's adult residents work, most leave the city for their jobs. Maricopa is not a job center, with most jobs serving existing residents rather than attracting new residents. The two exceptions are the Harrah's Ak-Chin Casino located immediately south of Maricopa, and the Volkswagen Proving Grounds, both economic drivers for the city. We can see in Map x that residents of Maricopa commute within the southeastern Phoenix region, particularly Chandler, the San Tan Valley, and of course, just south of the city where the casino is located

► **Chart 14: Industries that Maricopa's Residents Work In**



Source: American Community Survey, 2009-2014

► **Chart 15: Occupations of Maricopa's Working Residents**

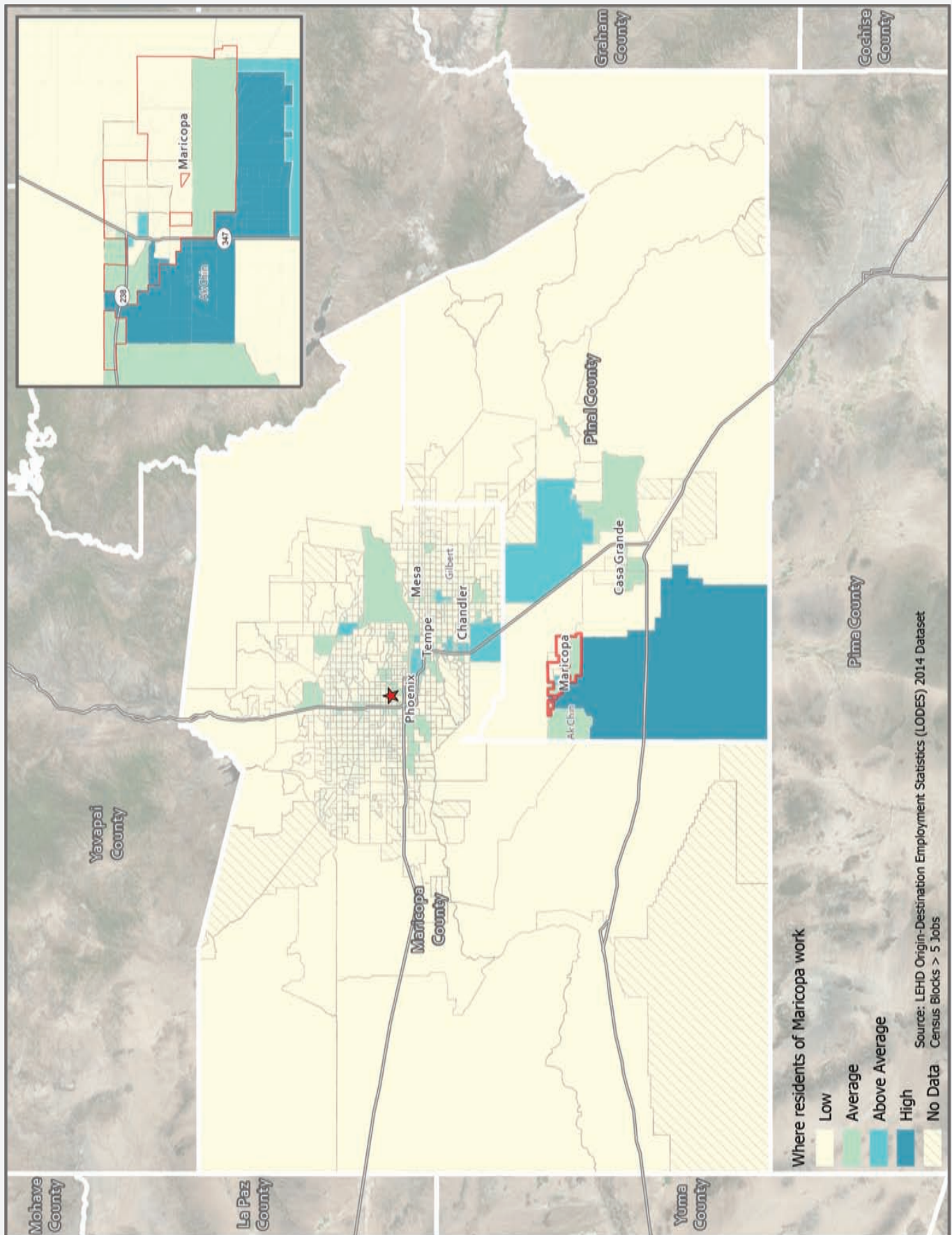


Source: American Community Survey, 2009-2014

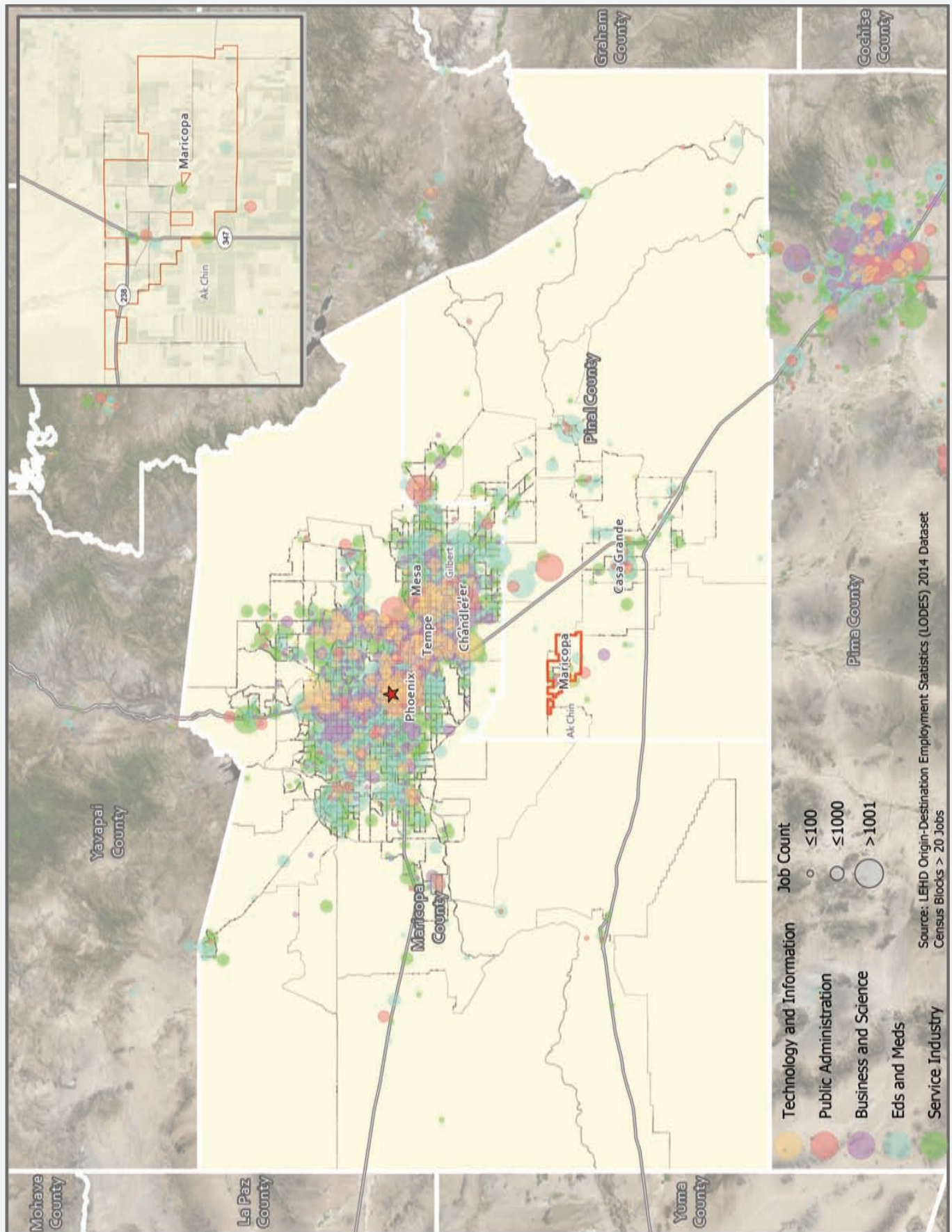


There are approximately 4,000 jobs in the city, primarily in Retail (Walmart with 300 workers), Education (local schools with 650 workers), Health and Social Services (urgent care, school and city-related social services), and Accommodation and Food Services (Harrah's Ak-Chin Casino with 760 workers).

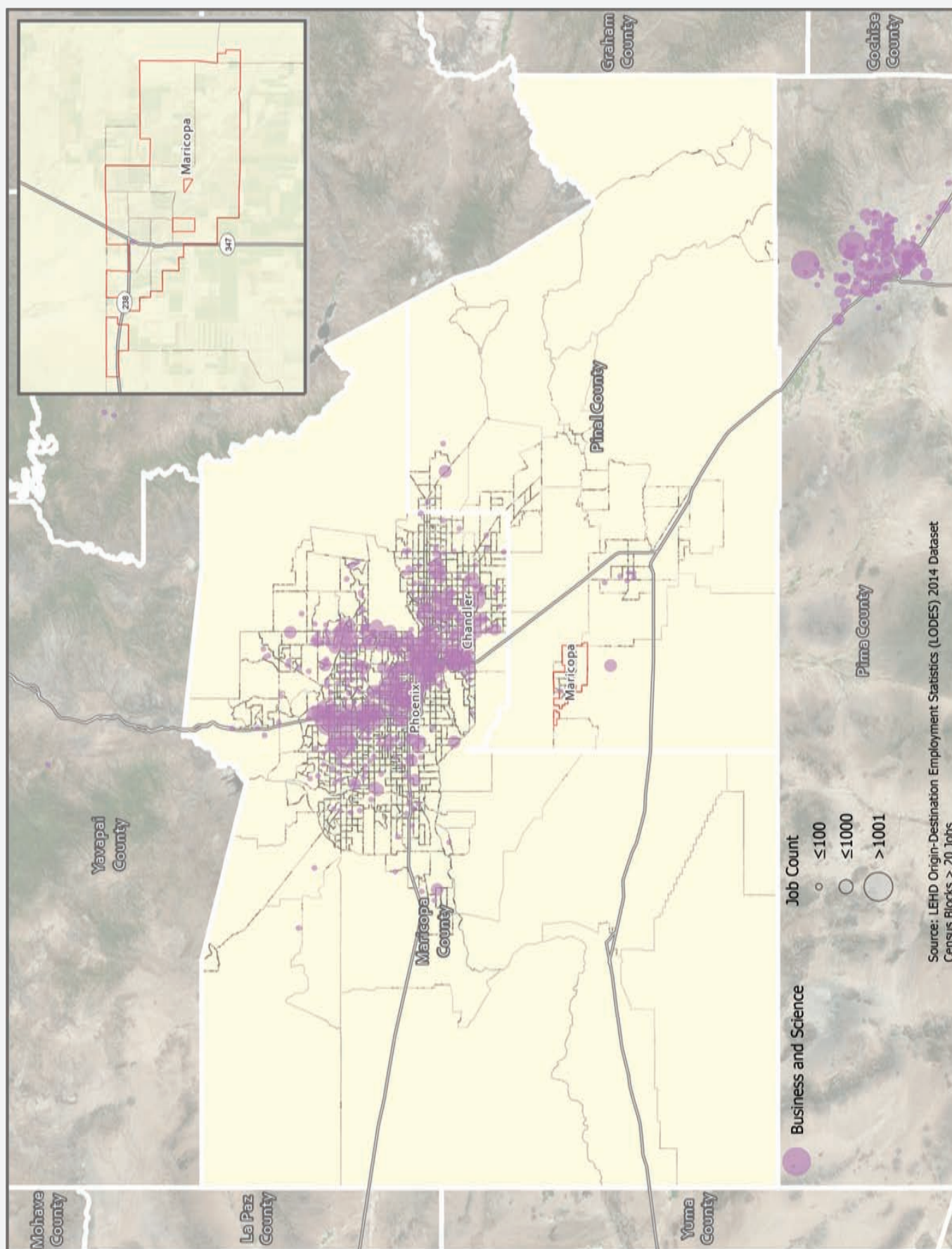
► **Map 6:** Where Residents of Maricopa Work



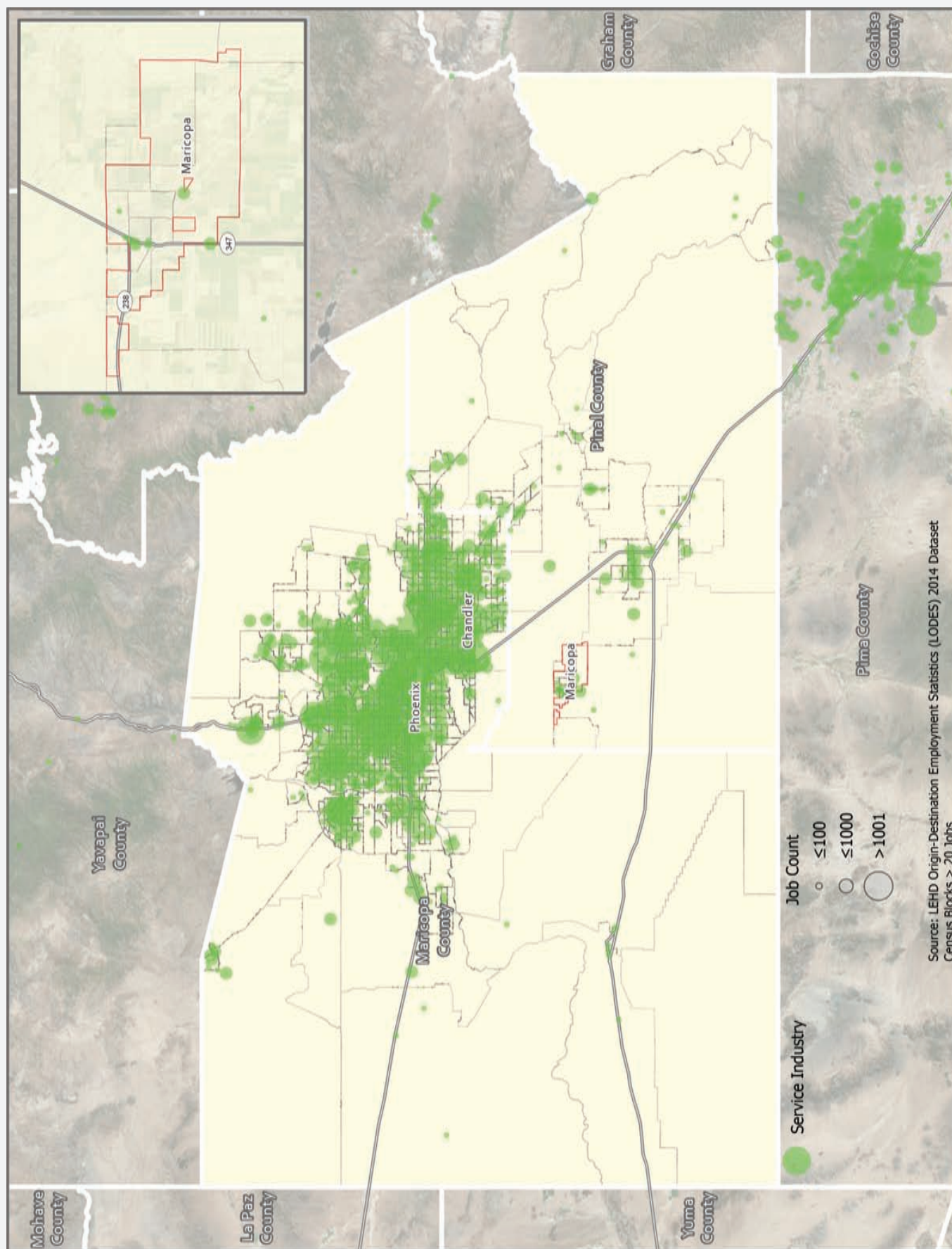
► **Map 7: Where Regional Jobs Are By Location and Industry**



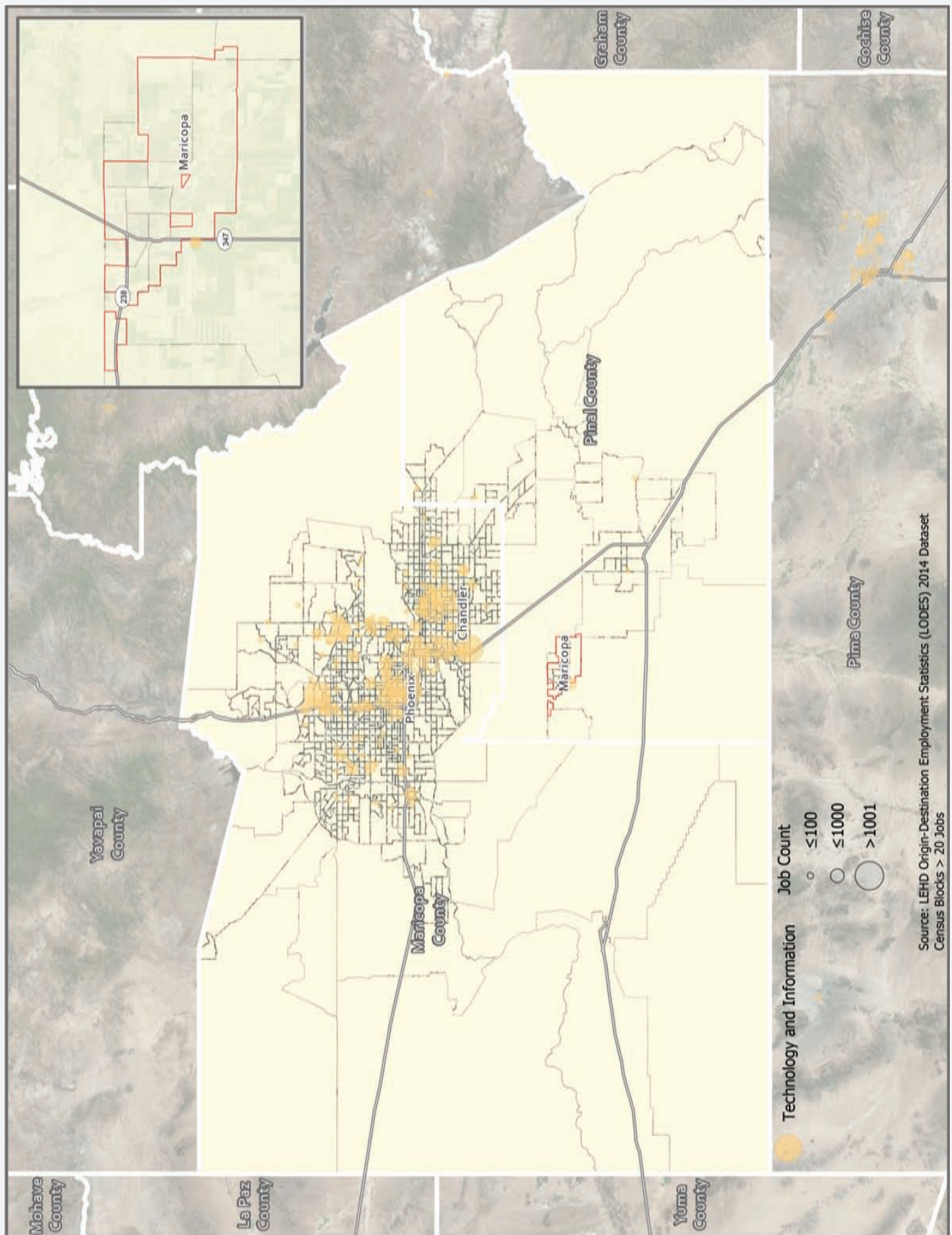
► **Map 8: Jobs in Business and Science-Related Fields**



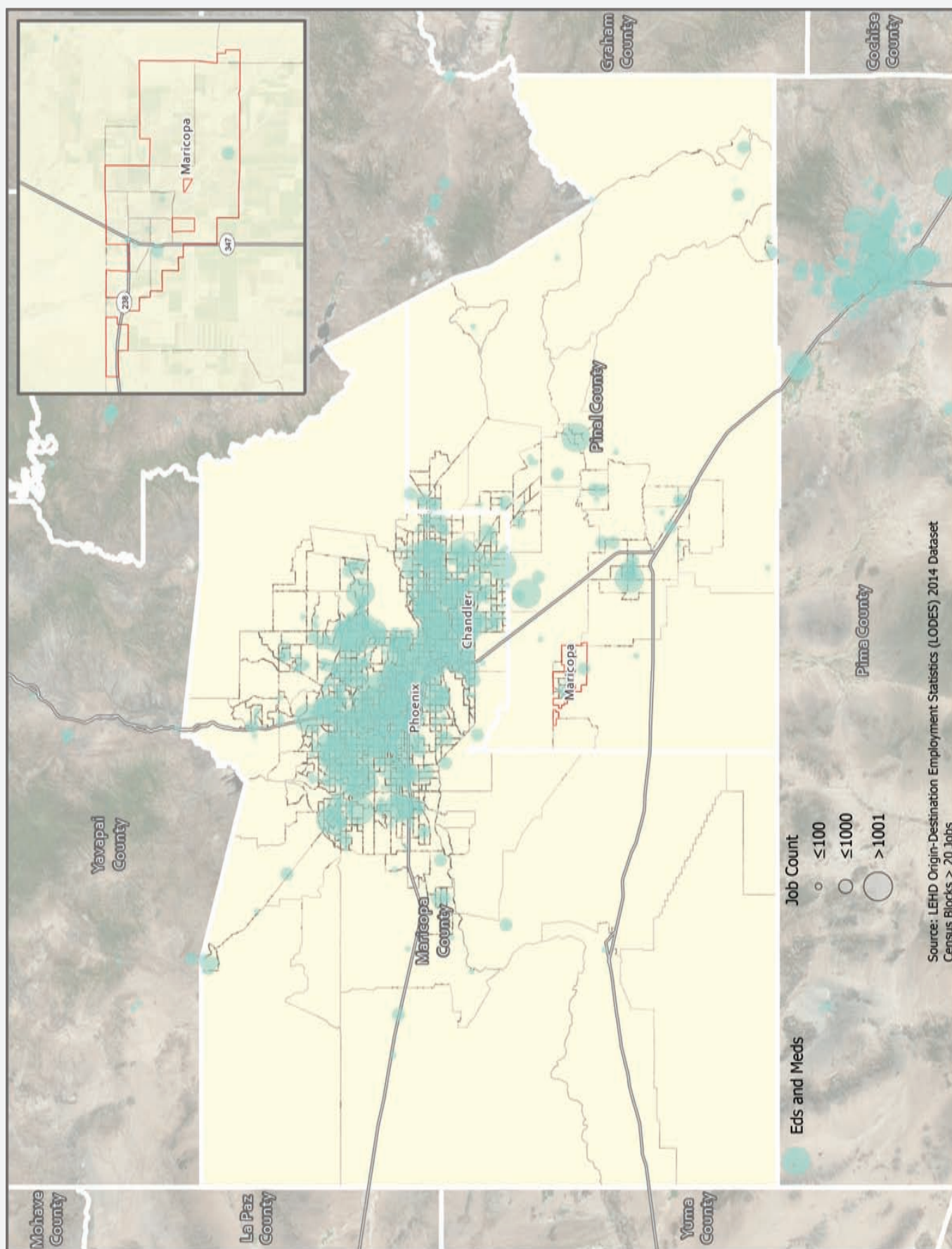
► **Map 9:** Jobs in the Service Industry (Including Retail, Food Service and Hotels)



► **Map 10: Jobs in Technology**



► **Map 11:** Jobs in Education and Health Care



Housing and Transportation (H&T) Affordability Index

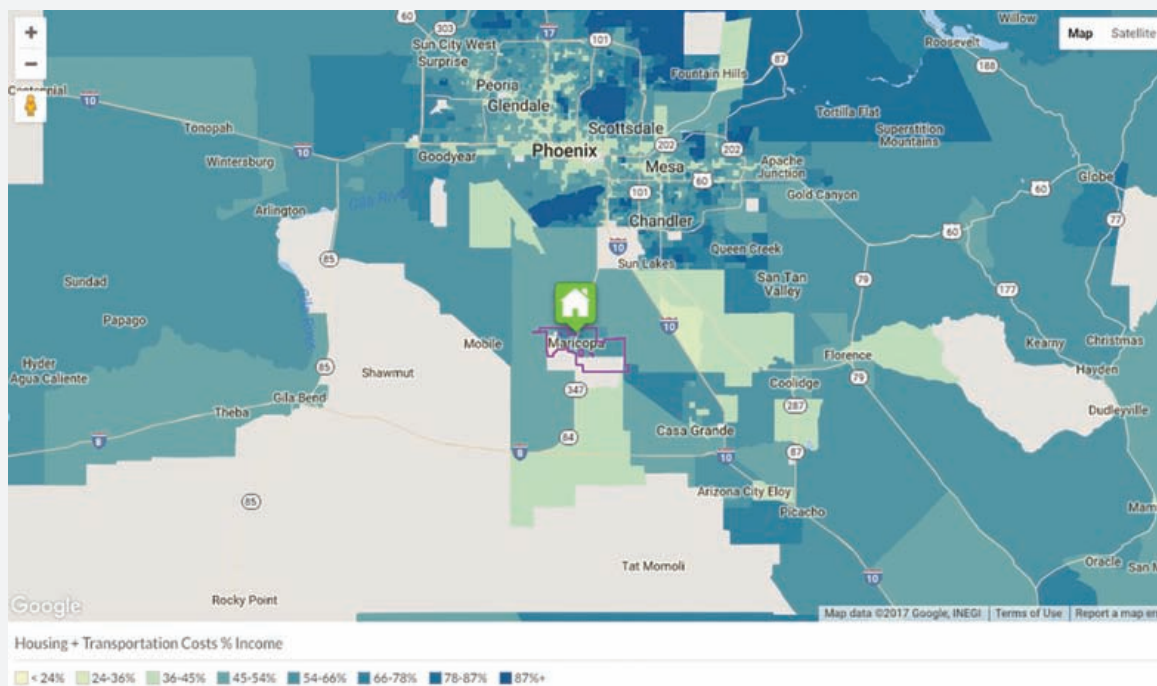
Maricopa is a bedroom community, where most workers commute to their jobs outside of the city. As a somewhat isolated community, approximately 20 miles to an Interstate and 35 miles from downtown Phoenix, workers typically have longer commutes. Based on feedback from surveys and focus groups, the lengthy commute – which can be anywhere from 30 minutes to over two hours if accidents occur along Route 347 – is the most commonly cited drawback to living in Maricopa. In fact, stakeholders have stated that an improved commute time would attract more residents and employers than under current conditions.

Maricopa’s commuting costs can also be expensive. The Center for Neighborhood Technology developed

a tool to measure the affordability of a place when average housing and transportation costs are combined. This is a useful tool to convey how many households move to distant locations due to cheaper housing costs, only to end up paying more than if they had moved to a more expensive location closer to their jobs because of transportation costs.

Maricopa’s residents, on average, pay 61% of their income on combined housing and transportation costs, which is higher than the county (54%) and region (55%). ***To reduce these high transportation costs, Maricopa (or areas near Maricopa like Casa Grande) would need to attract more employers and more jobs.***

► Map 12: Housing and Transportation Affordability Index



Source: Center for Neighborhood Technology interactive maps found at <http://htaindex.cnt.org/map/>

7 HOUSING PROFILE

Given Maricopa's history as a new town developed over the past 10-15 years, the city's housing stock can be described as follows:

- Homes are relatively new, built after 2000.
- More than 99% of the housing is single family, detached housing (including mobile homes comprising 2.7%).
- Almost all housing is within a specific self-contained subdivision with significant circulation barriers.
- Homes in Maricopa were built for homeownership, but 23% of all households are renters.
- Homes in Maricopa were built for families, but there are more than 3,000 households comprised of single people living alone, or unrelated persons living together as roommates.
- Homes in Maricopa were built for moderate and middle income families, 25% of all households earn less than 80% of Area Median Income (a HUD definition for low and moderate income households).



Maricopa's Homes and Neighborhoods

In the past 15 years, Maricopa transitioned from a historic farming and cattle community of roughly 1,400 people to a bedroom community with a population of 46,000. During this period of time, from 2000 to 2015, developers built more than 17,000 homes.

This rapid construction activity was largely led by developers and builders, who purchased large lots from landowners and created subdivisions for single family housing development. These subdivisions are buffered from the outside community using walls and landscaping, creating a built environment of "neighborhoods" defined by subdivisions.

There are approximately 20 subdivisions completed or active, and another 11 subdivisions planned. The completed subdivisions are located closest to the historic area in the northwestern portion of the city, while the planned subdivisions are located further south. Many of the planned developments have been approved for close to 10 years, but due to the recession, builders halted construction. There are currently 32,742 units planned within subdivisions, that have not yet been built yet. In all likelihood, many of these homes will not be developed as originally envisioned given the amount of time that has lapsed since the original subdivisions were created.



Following is a summary of the major subdivisions:

► **Table 2:** Maricopa's Subdivisions

Name	Total Lots	Status
Rancho El Dorado	3381	Complete
Cobblestone Farms	891	Complete
Acacia Crossings	750	Complete
The Villages	2104	Complete
Province	2124	1,323 permitted; 195 improved lots
Homestead North	2295	1,568 permitted; 436 improved lots
Senita	1375	Complete
Santa Rosa Crossing	351	Complete
Maricopa Meadows	1626	Complete
Alterra	1005	Complete
Palo Brea	525	113 permitted; 412 improved lots
Santa Rosa Springs	788	160 permitted; 487 improved lots
Glennwilde	1948	1,412 permitted; 536 improved lots
Desert Passage	705	548 permitted; 71 improved lots
Rancho Mirage	2163	280 permitted; 364 improved lots
Sorrento	821	366 permitted; 455 improved lots
Tortosa	2462	1,055 permitted; 235 improved lots
The Lakes	1594	643 permitted; 192 improved lots

Source: City of Maricopa



► Map 13: Development Lot Counts



Distressed Neighborhoods

Most of the housing in Maricopa is new (built after 2000) and in good condition. However, there are pockets of distress and blight within the older parts of town, notably the Heritage District, Seven Ranches, and the Saddleback area.

There are three residential areas within the Heritage District – North Maricopa, Maricopa Townsite, and Maricopa Manor Subdivision. These areas predominantly consist of manufactured housing and mobile homes, which are “tucked away” from major roadways, and lack basic infrastructure like sidewalks and sewer lines. Many of the city’s poorest families live in these areas, and are living in homes that are severely deteriorated. Many of the manufactured homes are so deteriorated, that the cost of replacement would be less than the cost of repair. This is a significant issue for the city, since many of these families lack the resources to move or repair their homes. It is also within the historic part of the city, and Maricopa has approved a Redevelopment Plan to transform Old Town into an attractive, mixed-use, walkable neighborhood.

The other two areas – Seven Ranches and Saddleback – are more rural than the Heritage District, and are a combination of “stick-built” homes and mobile homes, ranging from homes in excellent condition, to homes in severe deterioration.



In all three areas, residents have previously expressed concerns about relocation and displacement. Therefore, potential strategies to address blight and assist families living in inadequate conditions will likely include programmatic assistance for repair, weatherization, and/or voluntary buyouts if the resources are available.



Housing Diversity

Almost all of Maricopa's housing stock consists of single family, detached homes (97%). If we include mobile and manufactured housing, that figure exceeds 99%. This is not completely unusual for communities that develop rapidly, largely driven by developers and builders, but as communities mature, certain amenities and features like apartments, more retail, public transportation, and jobs follow suit to accommodate a more diverse population. The housing stock in a more developed suburban community typically has between 65% and 75% of its housing stock as single-family detached units.

Maricopa is at a crossroads in its development, when issues around housing, jobs, transportation, retail amenities and community services are at the forefront to ensure the city has long-term sustainability. To accomplish this, the city's elected officials and representatives aim to improve the community so that it is competitive with other cities, can attract new employers and jobs, and grow in a more self-sufficient way.

One of the crucial needs repeated in surveys, stakeholder interviews, focus group meetings, and shown in the data, is to introduce more diversity in the housing stock to accommodate different types of families and workers. Diversity can include the development of townhomes, rental apartments, condominiums, smaller rental complexes, duplexes, and even single family homes designed in "clusters" with preserved open space.

While there were a few residents who expressed concern that housing diversity (aka housing that is not a single family home) increases crime, there are no statistically significant studies that indicate this. In fact, a study conducted by the Arizona Multi-Housing Association found that data regarding apartment crime is misleading, since the crimes are registered by apartment property rather than the actual units (i.e. an apartment with 100 units at the same address is being equally compared to a single-family home). When each unit is considered equal, regardless of being an apartment or single family home, police data concluded that police activity in apartment communities is no worse than single family communities, and in many cases, is lower than in single family subdivisions.ⁱⁱ

A recent concept in housing policy regarding housing diversity – "middle housing" – is a useful way for Maricopa to consider housing types because it reflects the housing diversity of well-established communities that developed over time. Communities that have a variety of housing types mixed with single family homes developed naturally in response to housing needs for a variety of family types and workers. This diversity in housing sizes and prices supports more walkability because apartments and smaller homes use less space per unit, and will naturally lead to a more dense, urban environment. This, in turn, can support more shops, restaurants, and other amenities.

► **Image X:** Illustration Depicting Housing Diversity



Source: Graphic produced by Opticos Design, Inc.



Suburban communities are taking this approach to new development when building their “downtowns” from scratch. By incorporating a variety of housing types mixed with commercial and retail uses, Maricopa has the capacity to create a town center similar to older, established communities.



Townhouse



Duplex



Apartments



Condos



Apartments



Small House



Courtyard



Tiny House

POTENTIAL HOUSING TYPES

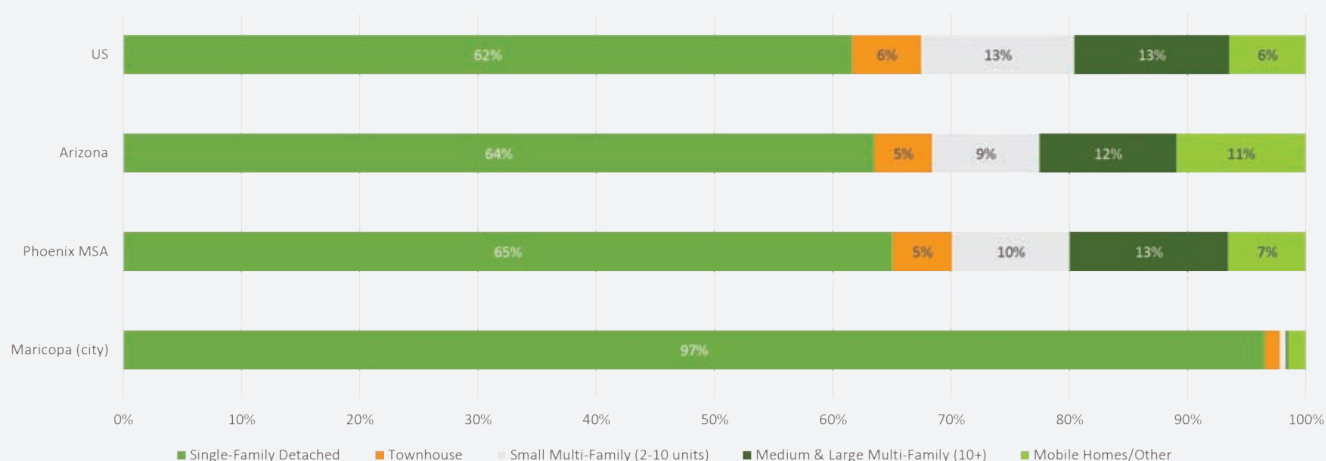
We can see in Chart 16 what a typical housing mix would be in comparison to Maricopa. In most communities, 25% to 35% of their housing stock consists of apartments, townhomes, and other non-single family developments. These units provide an alternative to the single-family housing lifestyle usually associated with families who have children. Many young adults, older adults, single people, and couples without children desire rental housing and/or smaller homes with less maintenance. **Based on national survey data, approximately 20% of homebuyers and 50% of all renters do not want to live in a single-family home.**

Although Maricopa will likely remain a community that attracts families with children, and the predominant housing type will be the single-family unit, introducing other housing types can meet the needs of the roughly 3,500 non-family households (including 2,500 people who live alone) who currently live in Maricopa, and can attract new residents, particularly young adults, older adults, single people and renters.

In the **April Focus Group** meeting among housing and social service providers, a critical issue was discussed related to housing diversity and local housing needs. In this meeting, local representatives discussed how **the lack of rental apartments created a community that excluded many of its younger and older residents, and many of its workers with less income.** Specifically, representatives discussed the following problems:

- When teenagers become young adults and want to live on their own, they have to leave Maricopa because there are no apartments available.
- Many young government workers, including teachers, police officers, and city clerks, cannot afford to rent a single family home on their own, and either live outside of the city they work in, or rent a room in someone's house.
- The community college is challenged to attract students because there is no rental housing available to them; many choose to attend other schools where they can afford to live independently.
- When older adults in Maricopa want to downsize, and move into a smaller home with less maintenance, they have to leave the city.
- Most of the jobs in Maricopa are service-industry jobs like retail and food services, and there are no housing units workers in those industries can afford.
- Many low income families “double up” or even “triple up,” meaning a single family home may be rented to two or three families. This has led to homelessness on multiple occasions, as one family may be “kicked out” and cannot afford alternative housing in the community.
- Homelessness and supportive services are needed but it not obvious because the needs are hidden and there are no organizations collecting complete data. This includes veterans, young adults, and school-aged children who are homeless.

► **Chart 16:** Housing Types



Source: American Community Survey, 2009-2014

Housing Prices and Inventory

Maricopa’s for-sale housing market is relatively affordable, while its rental housing market is not. This is a reflection of supply-demand dynamics, and the types of housing available to owners and renters.

According to survey results and input from housing stakeholders, most residents view Maricopa’s housing stock as “affordable.” This was the number one reason why residents moved to Maricopa to begin with (based on survey results), along with the quality of the housing on the market. Based on ACS data between 2009 and 2014, we can see home values are predominantly in the \$100,000 to \$200,000 range. These values have increased since the survey data but are still lower than regional figures. Sale prices are currently 20% lower in Maricopa than regional average, and were even more affordable after the foreclosure crisis, which attracted new residents and investors nationally. Using 2016 data, the average home price for an 1,800 square foot home is \$175,000, or \$90 a square foot, compared to \$210,000 in the region.ⁱⁱⁱ

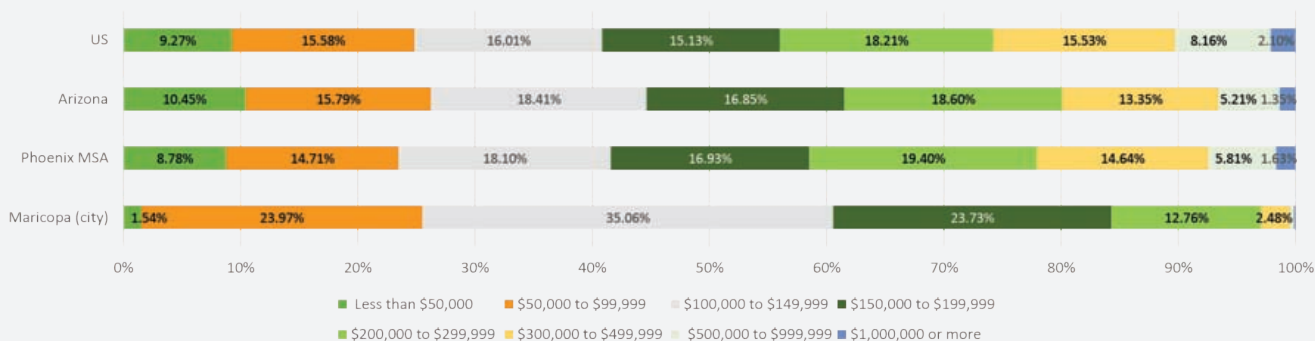
The for-sale market is currently active and relatively stable. We can measure this by vacancy rates (how many units are for sale compared to total units); the average number of days homes are listed on the

market before they are sold (DOM); and the difference between list price and sale price. In 2016, 1,799 homes were sold, with an average DOM of 74 days. This is slightly lower than regional average (83 DOM). The average difference between list price and sale price was 98%, meaning most sellers were able to sell their homes for close to asking price. And the vacancy rate for homeownership was 4.8%, which is higher than the regional average of 3.3%, indicating a slight oversupply of housing, but is not an alarming figure when factoring in the healthy sale prices and quick turnover. According to Zillow, for 2017, Maricopa’s for-sale housing market is “hot,” as in expecting to increase in demand and prices.

While owning a home is relatively affordable, renting a home in Maricopa is not. This is largely due to the fact that all rental units in Maricopa are single family homes, with an average rent of \$1,376 per month as of March 2017. Since all rental housing in Maricopa are single family homes, there are virtually no rental housing options less than \$1,000 per month. In the Phoenix region, more than half of all rental units are less than \$1,000 per month.

There is also a shortage of rental housing in Maricopa, with vacancy rates less than 4% (a healthy vacancy rate for a rental housing market is between 6% and 8%).

► Chart 17: Housing Value

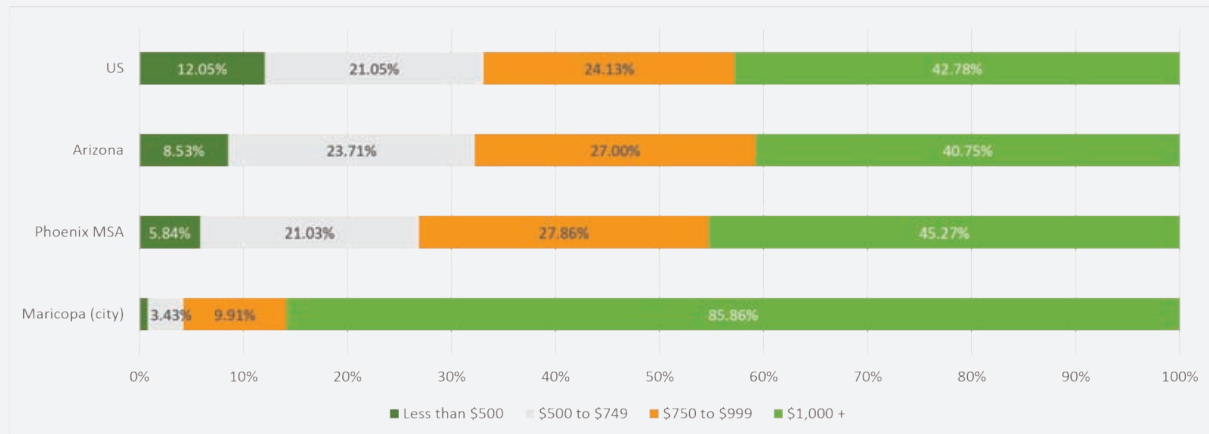


Source: American Community Survey, 2009-2014

According to the leading realtor in Maricopa, the Maricopa Real Estate Company, the demand for rental housing is at an all-time high, with waiting lists for any home that comes on the market. This is particularly true for homes renting for less than \$1,000. These

homes are in such demand, they are not even listed on the open market. Therefore, we can say there is a shortage of rental housing, and a severe shortage of “affordable” rental housing in Maricopa.

► **Chart 18:** Asking Rents



Source: American Community Survey, 2009-2014

The “Great Recession” and Housing Recovery

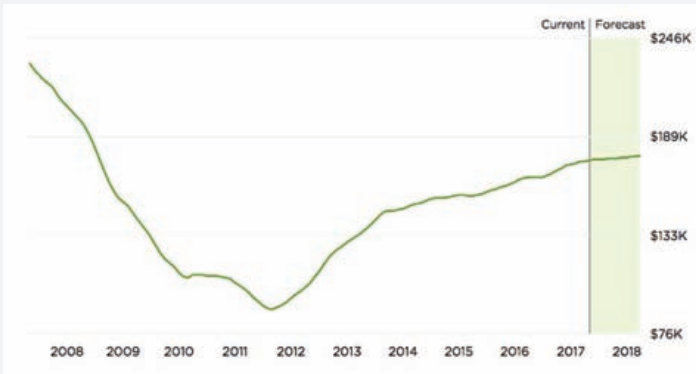
Maricopa’s boom in single family housing construction coincided with the housing market “bubble” of the mid-2000s, where housing construction activity exceeded demand and prices sharply increased, all fueled by lax underwriting standards and sub-prime lending practices that pervaded the mortgage industry after 1999.^{iv} The United States ultimately experienced what many consider the greatest financial crisis in its history, resulting in the collapse of large banking institutions, a foreclosure housing crisis, widespread layoffs, and the loss of \$16 trillion in personal wealth among Americans (including loss of value in assets like homes and stocks, and loss of income due to related unemployment).

The economic downturn had a particularly severe impact on Maricopa. Beginning in 2007, the city experienced a dramatic increase in foreclosures and a virtual halt to new home construction. Median home prices

plummeted more than 60%, with a median home price in April 2007 at \$232,000 and in August 2011, at \$90,900.

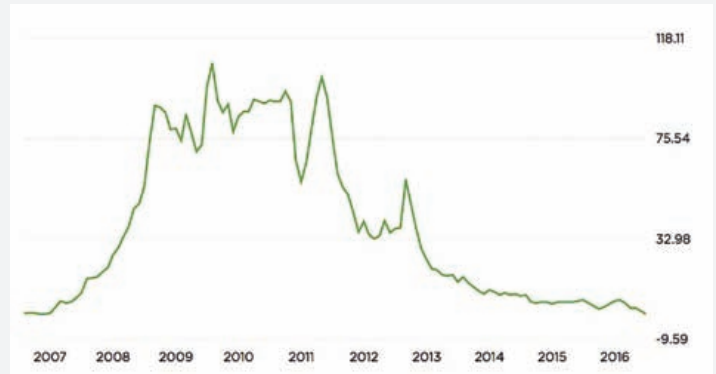
For a period of roughly four years, from mid-2008 to mid-2012, Maricopa’s housing market was in turmoil, marked by deflated home values, high foreclosure rates, and subdivisions once slated for new home construction laying fallow.

► **Chart 19:** Home Value Index in Maricopa



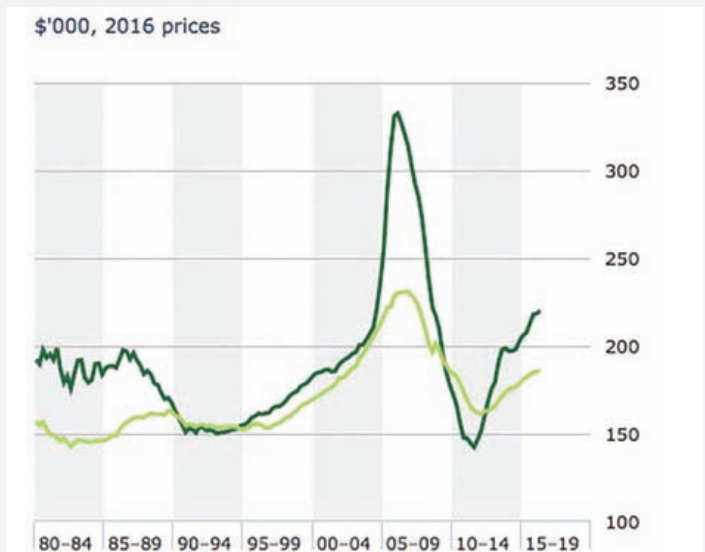
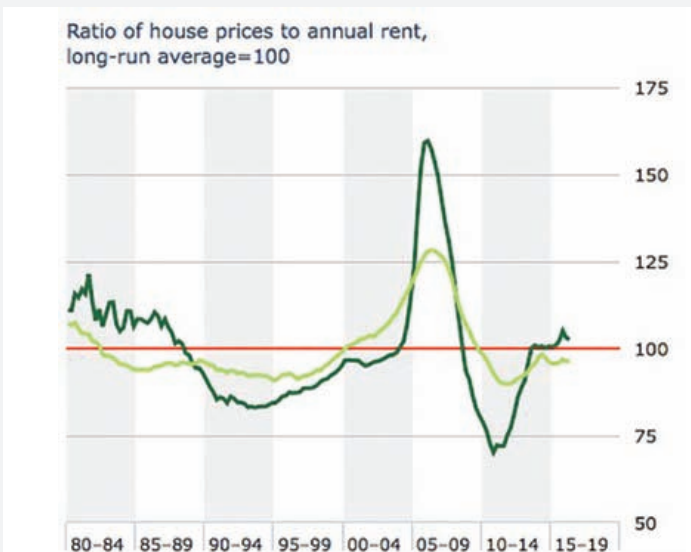
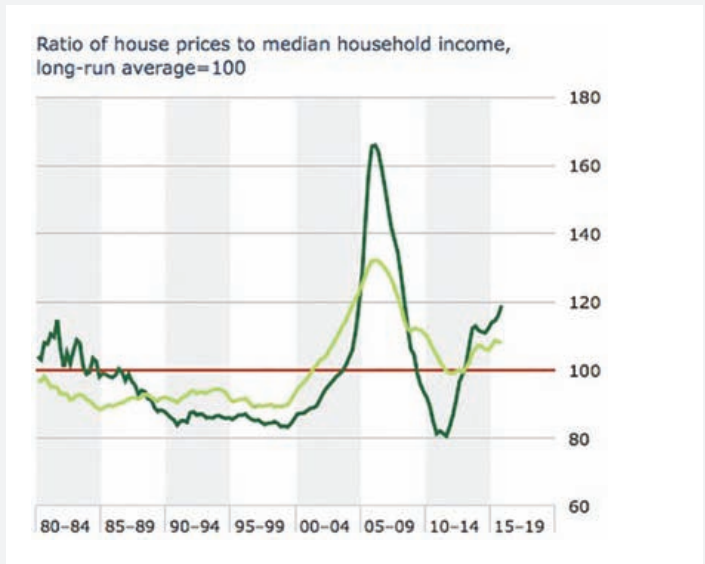
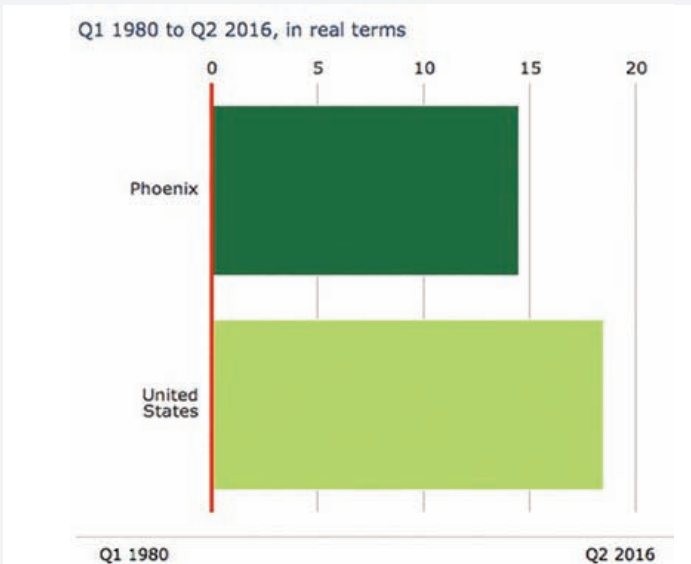
Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>

► **Chart 20:** Foreclosures in Maricopa by Month



Source: Zillow.com, retrieved May 2, 2017, <https://www.zillow.com/maricopa-az/home-values/>

► **Chart 21-24:** Phoenix Housing Market Recovery Compared to U.S.



— Phoenix MSA — US

Source: "American house prices: reality check," *The Economist*, August 24, 2016, retrieved 4/29/17 at <http://www.economist.com/blogs/graphicdetail/2016/08/daily-chart-20>.

Like the rest of the country, Maricopa's housing market began to slowly recover in 2012, and is now stable. Foreclosure rates are currently 1/689, somewhat higher than Pinal County (at 1/946) but are within the normal range nationally. Home prices have increased and are currently, on average, \$175,000 per home or \$90 per square foot, which is comparable to sale prices between 2000 and 2004. And building activity for new homes has picked up over the past two years, with roughly 30 to 50 new homes built monthly.

These figures do not reflect a full recovery back to 2006 prices and construction activity, and that may not ever happen considering how the spike in home prices a decade ago did not coincide with increased

wages or inflation. Charts 21-24 provide historical and contextual data of the Phoenix metro area and US housing markets. In these charts, we see that the spike in housing prices did not align with rent increases, household income, or inflation. While housing markets will always oscillate above and below historical averages, depending on construction trends and supply-demand factors, the housing market fluctuations between 2007 and 2012 are an anomaly.

By 2013, the housing markets have recovered, and will likely remain stable over the next ten years.



HOUSING SUPPLY AND DEMAND

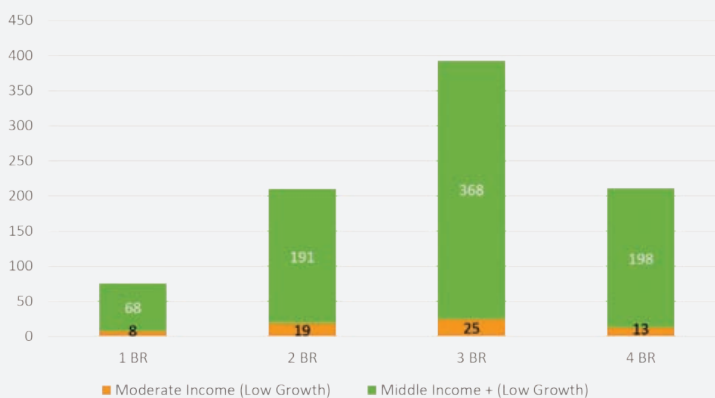
One of the primary purposes of this report is to estimate the demand for new housing development over a ten-year period, from 2017 to 2027. In simplest terms, this estimate is based on the growth of households minus the housing available and vacant in the market. This study uses an industry-standard approach to estimating housing demand, which estimates the net growth in households minus the surplus in housing supply.

The analysis combines a variety of data to develop its

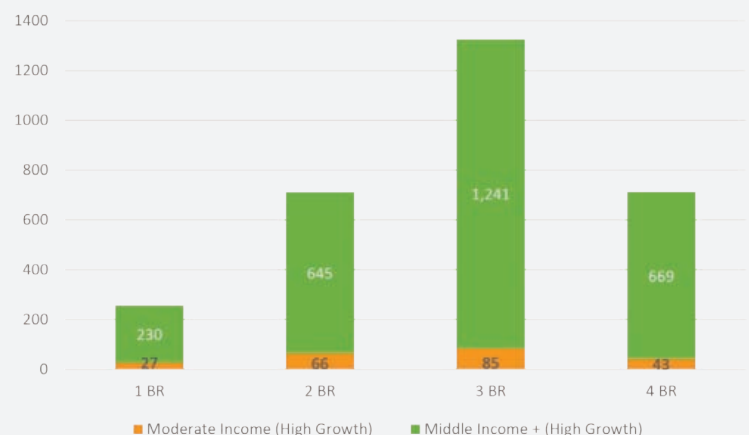
estimates. This includes household growth trends; income level; household types; vacancy rates; tenure; and anticipated new construction. From this data, the model develops an estimate for the number of new units (owner or renter) that Maricopa will need over a period of ten years to accommodate growth.

Based on these estimates, there is a demand for an additional 1,332 to 4,310 housing units by 2027. This includes between 441 and 1,303 rental units and between 891 to 3,007 homes for ownership.

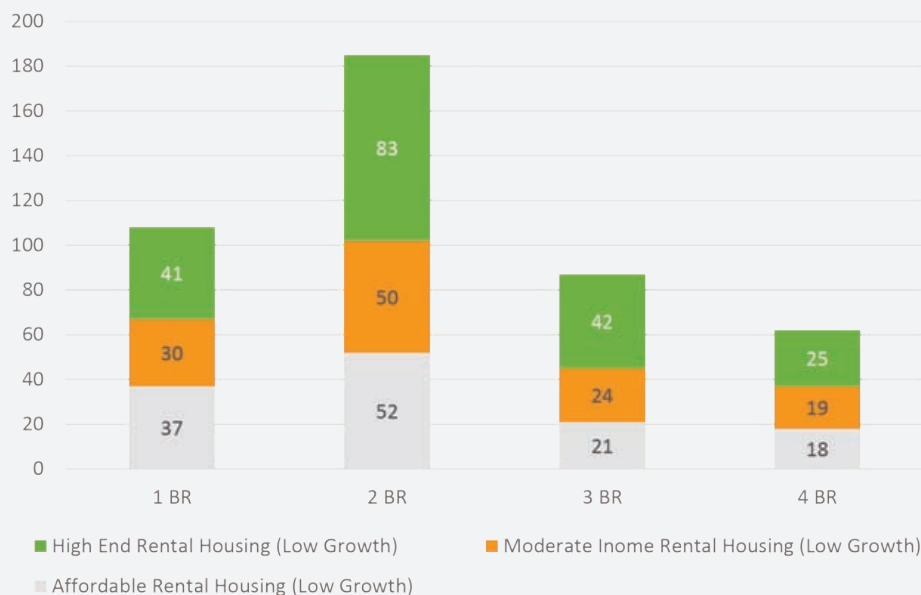
► **Chart 25:** Estimated Homeownership Demand, 2017 - 2027 - Low Growth Scenario



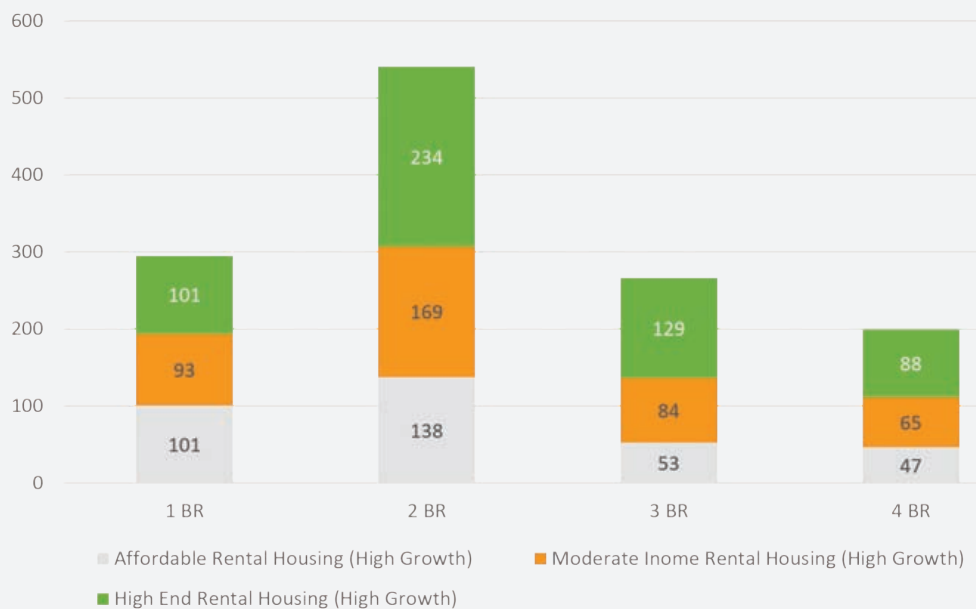
► **Chart 26:** Estimated Homeownership Demand, 2017 - 2027 - High Growth Scenario



► **Chart 27:** Estimated Rental Demand, 2017 - 2027 - Low Growth



► **Chart 28:** Estimated Rental Demand, 2017 - 2027 - High Growth



In addition to this basic approach to housing demand, the analysis also includes an estimate of rental housing demand among existing renters who are living in people's homes renting rooms, and households currently living in homes with one or two other households. This additional analysis is based on feedback from local stakeholders and housing experts who have described how the lack of affordable rental housing for individuals and lower wage

workers has led to many individuals renting rooms in people's homes, and more than one family living in a home.

The analysis also includes an alternative scenario, in which an estimated portion of the single individuals renting single family homes would choose to rent a smaller unit if given the opportunity.

Methodology

There are a variety of moving parts within any given housing market that will affect the demand for housing, some predictable and some not. We can categorize these moving parts into two buckets. First, there are the known factors, essentially information that can be reasonably gathered and assessed based on current conditions. This includes housing unit counts, housing prices, vacancy rates, property condition, market rents and other general housing supply statistics. Most of this information is readily available through the U.S. Census, HUD, and real estate experts.

And then there are the unknown factors, generally referring to the things that will happen in the future that can be projected or forecasted using known information. This includes household growth over time, future construction, the income distribution and family size of future households, etc. While we cannot state definitively what this will look like, we can make reasonable assumptions based on past trends and expected future investment.

To develop these assumptions, we use demographic information from the ESRI Business Analysis forecasts; household types, tenure and income distribution provided by HUD CHAS data; building permits from the City of Maricopa; vacancy rates using American Community Survey data 2010 - 2015; and real estate statistics from Multiple Listing Service (MLS) data provided by the Maricopa Real Estate Company.

The following are key indicators and assumptions used to develop the model:

- Total Units and Vacancy Rates (for both owned homes and rental homes) - to determine if there is currently too much or too little housing. We incorporate the natural vacancy rate into the analysis, or what we like to call the appropriate “wiggle room” for a market to be stable. This means having enough housing stock available so that when people want to move, they have a reasonable supply to pick from, but not so much that units stay vacant for long periods of time and cause owners to drop prices. When there isn’t enough wiggle room, prices usually inflate

given the heightened competition. Alternatively, if the vacancy rate exceeds what is typical for the market, prices tend to drop. For purposes of this study, we assume the national vacancy rates, which is 6.8% for rentals and 2% for homeownership. Demand is adjusted up or down to reach this balance.

- Household Growth Rates (broken down by renter and owner) – this is used to estimate how many units will be needed over a ten-year period. This study assumes all new households will require a housing unit.
- Future Construction – future demand is reduced by the number of new units with active building permits issued. This is based on building permit activity over the past year, with data provided by the City of Maricopa Development Services Department.
- Affordability Ranges and Tenure – future households are classified by tenure (renter and owner) and income bracket to determine the price point and type of unit in demand.
- Unit size – to estimate the unit sizes needed for future housing demand, the model uses household type within the HUD CHAS data as a guide, and assumes non-family households are typically individuals; small families are couples with zero to 2 children; and large families are parents with more than two children.

Housing Demand by Income and Tenure (2017– 2027)

The model divides rental housing demand into three income categories: Affordable, Moderate, and Higher End. For rental housing, this includes a demand model for a) affordable units (<50% AMI); b) moderate income units (50% - 80% AMI) and c) higher end units (>80% AMI). The purpose for these categories is to assist housing developers and the City determine which programs are most effective within these income tiers. For example, the Low Income Housing Tax Credit Program generally targets house-

► **Table 3:** Rental Housing Demand, 2017-2027

LOW GROWTH				
	Affordable	Moderate	Higher End	Total
1 BR	37	30	41	107
2 BR	52	50	83	185
3 BR	21	24	42	87
4 BR	18	19	25	62
Total	127	122	191	441

HIGH GROWTH				
	Affordable	Moderate	Higher End	Total
1 BR	101	93	101	296
2 BR	138	169	234	541
3 BR	53	84	129	267
4 BR	47	65	88	200
Total	339	412	552	1,303

► **Table 4:** Homeownership Demand, 2017-2027

LOW GROWTH			
	Moderate	Middle	Total
1 BR	8	68	76
2 BR	19	191	211
3 BR	25	368	393
4 BR	13	198	211
Total	66	825	891

HIGH GROWTH			
	Moderate	Middle	Total
1 BR	27	230	257
2 BR	66	645	711
3 BR	85	1,241	1,327
4 BR	43	669	712
Total	221	2,786	3,007

holds earning between 50% and 60% AMI, whereas the Housing Choice Voucher Program caters more to households earning less than 50% AMI. By providing demand by income brackets, housing providers will have a clearer idea of price points for new homes, and what public funds, if any, would be needed to offset construction costs.

For homeownership, demand is divided into two categories, Moderate and Middle Income. Moderate Income represents the demand from households earning approximately 80% AMI. Middle Income represents housing demand from buyers earning Area Median Income or greater. The basis for this additional category is again based on existing housing programs like the Section 8 Homeownership, where the household income limits are set at 80% to qualify for assistance.

Key Findings:

- ✓ Maricopa is expected to grow over the next ten years, adding between 2,368 and 4,378 new households. This translates into a demand for between 1,332 and 4,308 new housing units.
- ✓ Based on past trends, the majority of new households will likely be moderate and middle income families with children and empty-nesters (older adults without children).
- ✓ Based on workforce housing needs, Maricopa can support between 251 and 750 moderately priced rental units.



COST BURDEN, OVERCROWDING, AND INADEQUATE HOUSING

Many families and individuals currently living in Maricopa have housing needs. These needs are not the same as “housing demand,” which reflects how many new units are needed to accommodate growth. Rather, “housing needs” represents the number of households living in Maricopa that a) pay too much on housing; b) live in overcrowded conditions; and/or c) live in inadequate housing.

HUD collects this information using a deeper analysis of American Community Survey statistics, and publishes the results in their Comprehensive Housing Affordability Strategy (CHAS) dataset. The CHAS data is used by local CDBG entitlement communities, states, and housing advocacy groups, to address affordable housing needs. The primary metrics in the CHAS dataset are as follows:

- 1. The household is paying too much of their income on housing.** HUD defines “paying too much,” otherwise known as “cost burden” as any household that pays more than 30% of their gross income on housing expenses. For renters, housing expenses include rent and basic utilities (water, electric and gas). For homeowners, housing expenses include the mortgage payment, interest, utilities, association fees, and property taxes.

- 2. The household is living in overcrowded conditions.** HUD defines this measure as any household where the number of members exceeds the number of rooms (not including bathrooms). For example, if a family is comprised of four persons, and they live in a one-bedroom home (consisting of a bedroom, living room, and kitchen), then that family is living in overcrowded conditions.

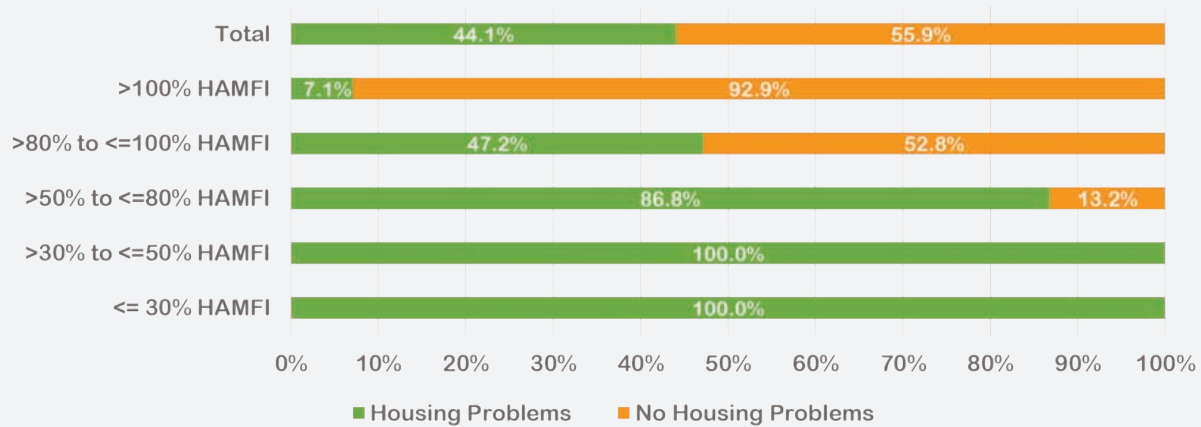
- 3. The household is living in a home that lacks basic kitchen and bathroom facilities.** HUD defines an adequate kitchen as having a stove, sink and refrigerator; and an adequate bathroom as having a sink, shower or tub, and toilet. If a housing unit lacks these basic features, it is considered “inadequate.”

As one would expect, the lower a family’s income, the harder it is to afford decent affordable housing. This results in substantially higher housing needs amongst households who earn less than Area Median Income, and in particular, families and individuals who earn less than 50% of Area Median Income.

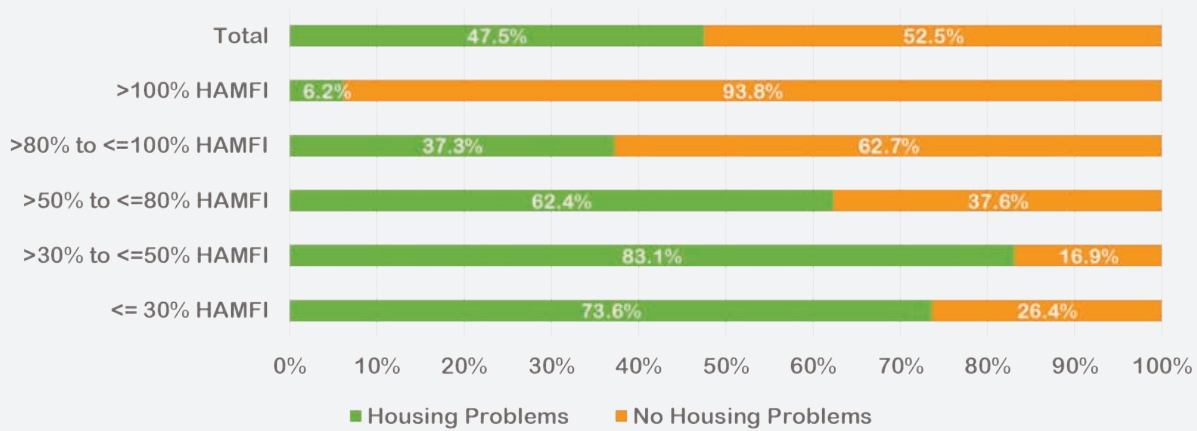
In Maricopa, these housing needs are even more pronounced than the county or state, indicating particular housing needs amongst the city’s lower income households.

► **Chart Series 29: Renters with Housing Problems**
 (*Housing problems defined as paying more than 30% of income on housing costs and/or living in inadequate or overcrowded conditions.)

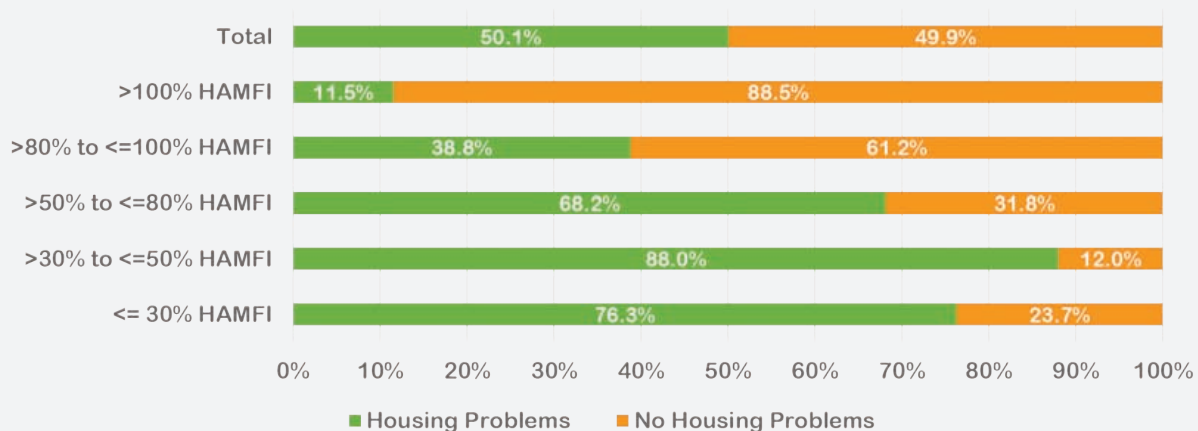
Renters in Maricopa with Housing Problems



Renters in Pinal County with Housing Problems

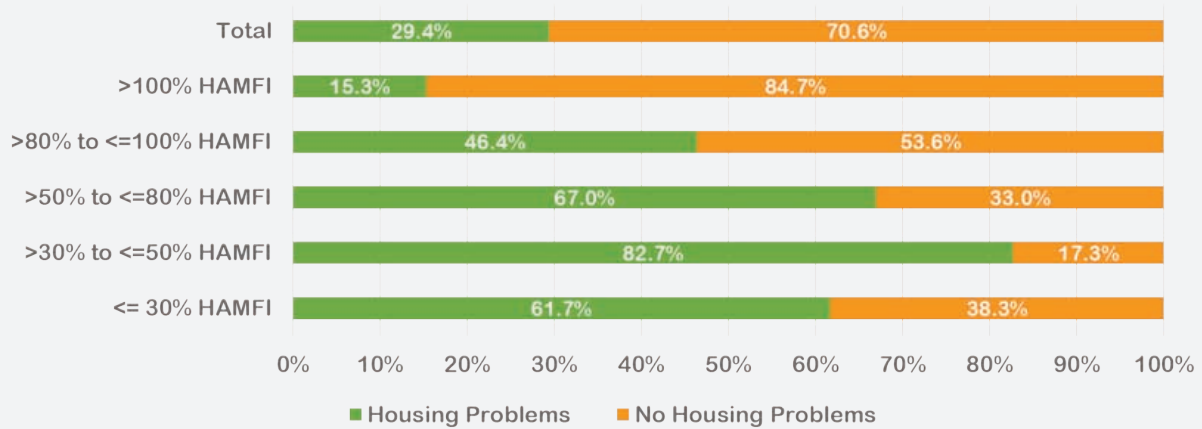


Renters in Arizona with Housing Problems

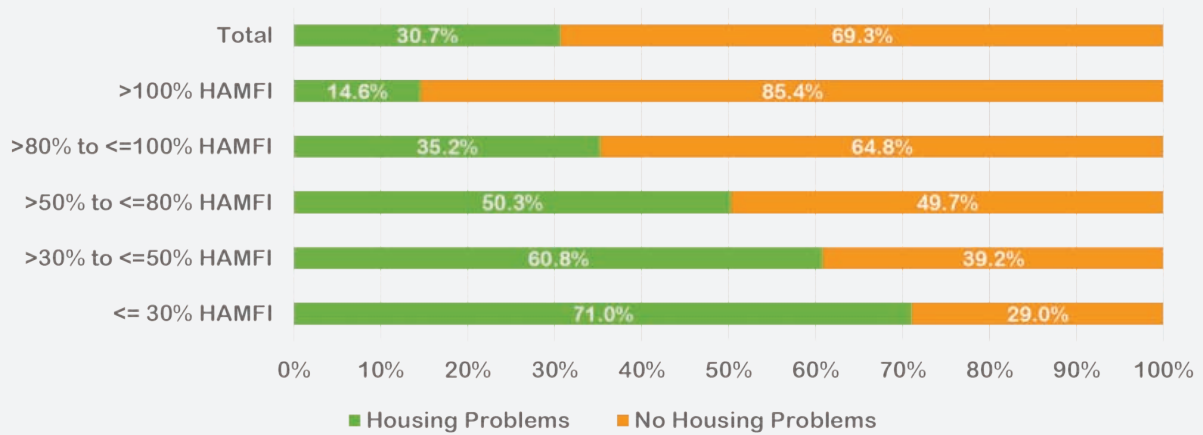


► **Chart Series 30: Owners with Housing Problems**

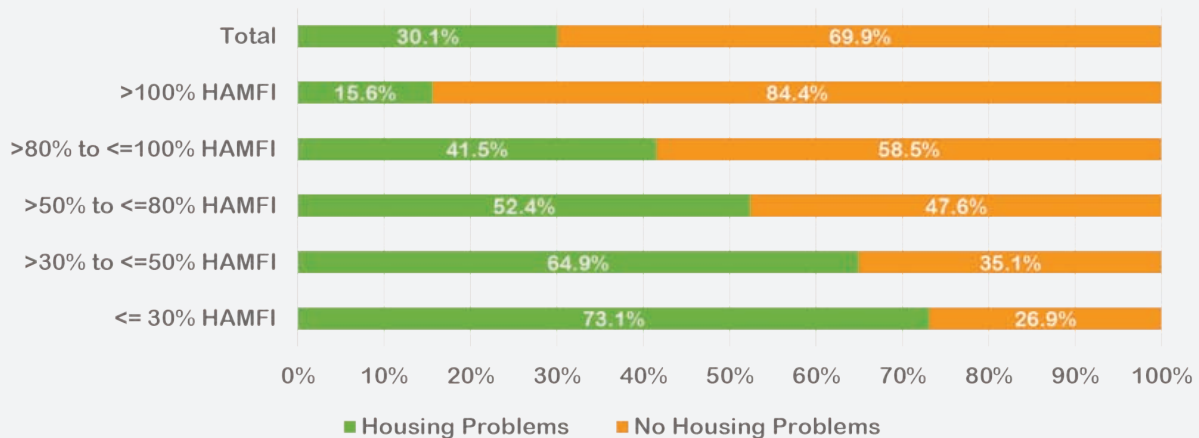
Owners in Maricopa with Housing Problems



Owners in Pinal County with Housing Problems



Owners in Arizona with Housing Problems



Source: HUD Comprehensive Housing Affordability Strategy, 2014

What is particularly significant when examining the CHAS data are the number of renters in Maricopa who are severely cost burdened, defined by HUD as paying more than 50% of their income on housing costs. This level of cost burden makes it especially difficult for families and individuals to afford other basic needs, like food and medicine. Additionally, because so much of the household’s available funds go towards housing expenses, whenever another expense is out of the ordinary – say their car needs repair to get to work, or the head of household becomes ill and cannot work for a short period of time – that household is at risk of becoming homeless. This is particularly true for lower income households earning less than 50% of Area Median Income.

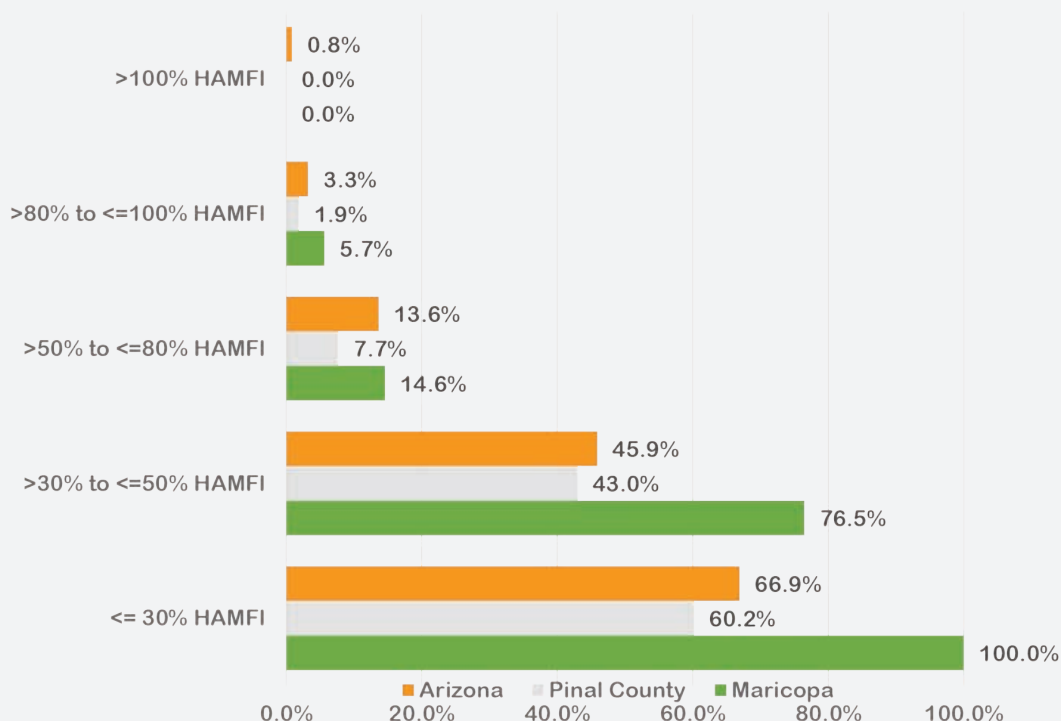
For example, a person making 50% of AMI in Maricopa earns \$23,200 per year. After tax deductions and other withholdings, that person takes home less than \$1,400 per month. If we assume monthly costs of \$600 for rent, \$150 for utility bills, \$300 for car payments and

insurance, and \$300 for food and basic necessities, that person would have \$50 per month available to save. Essentially, this person would be living paycheck to paycheck, and would financially struggle should they encounter unexpected expenses like a car repair or health care bill.

We can see from the data that Maricopa has a far greater percentage of renters who are severely cost burdened. For example, 100% of renters in Maricopa earning less than 30% AMI are severely cost burdened (compared to 60% in Pinal County and 67% in the state); and for renters earning between 30% and 50% of AMI, 76% of renters in Maricopa are severely cost burdened (compared to 43% in Pinal County and 46% in the state).

This illustrates a fundamental need for more affordable rental housing options for many of the service industry workers (e.g. Walmart employees, janitors, cashiers) and lower-wage households currently living in Maricopa.

► **Chart 31: Severely Cost Burdened Renters**



Source: HUD Comprehensive Housing Affordability Strategy, 2014

► **Table 5:** Cost Burdened Renters

INCOME BY COST BURDEN (RENTERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	150	150	150
Household Income >30% to <=50% HAMFI	240	195	255
Household Income >50% to <=80% HAMFI	625	105	720
Household Income >80% to <=100% HAMFI	130	15	265
Household Income >100% HAMFI	105	0	1,475
TOTAL	1,250	465	2,870

► **Table 6:** Cost Burdened Owners

INCOME BY COST BURDEN (OWNERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	185	155	300
Household Income >30% to <=50% HAMFI	405	285	490
Household Income >50% to <=80% HAMFI	1,155	490	1,725
Household Income >80% to <=100% HAMFI	340	55	765
Household Income >100% HAMFI	1,110	70	8,055
TOTAL	3,195	1,055	11,340

Source: HUD Comprehensive Housing Affordability Strategy, 2014

10

OLDER ADULTS AND HOUSING NEEDS

Like many cities in the Southwest, Maricopa's population of adults over 60 years old is growing. Although there are relatively fewer "older adults" (defined in this study as 60 years old and older) living in Maricopa than in the region or state, the rate of increase is faster. This rise can be attributed to two factors; first, national trends representing the aging Baby Boomer generation, which is a large population cohort, and second, the continuing development of the Province active retirement community in Maricopa.

Based on this data, we ***can expect approximately 20% of the population to be over 60 years old in the***

next ten years, equaling 9,500 people. Within that age bracket, roughly 3,200 residents will reach 75 years old (not accounting for mortality rates), which is the age where senior housing (housing built to accommodate the needs of older residents) becomes critical.

This represents a substantial demand for senior housing of all varieties, including multi-family rental apartments, assisted living, nursing homes, and aging-in-place services for those residents who can remain in their current homes.

► **Table 7:** Percentage of Older Adults Living in Maricopa in Comparison

	Maricopa	Phoenix MSA	State
60-65 years old	6.1%	5.3%	5.7%
65-75 years old	7.0%	7.9%	8.9%
75+ years old	2.4%	5.8%	6.5%
Total	15.5%	19.0%	21.1%

Source:
American Community Survey 2011-2015

► **Table 8:** Percentage of Older Adults Living in Maricopa over Time

	2009	2013	2015
60-65 years old	2.9%	5.7%	6.1%
65-75 years old	3.2%	4.7%	7.0%
75+ years old	1.0%	2.0%	2.4%
Total	7.1%	12.4%	15.5%

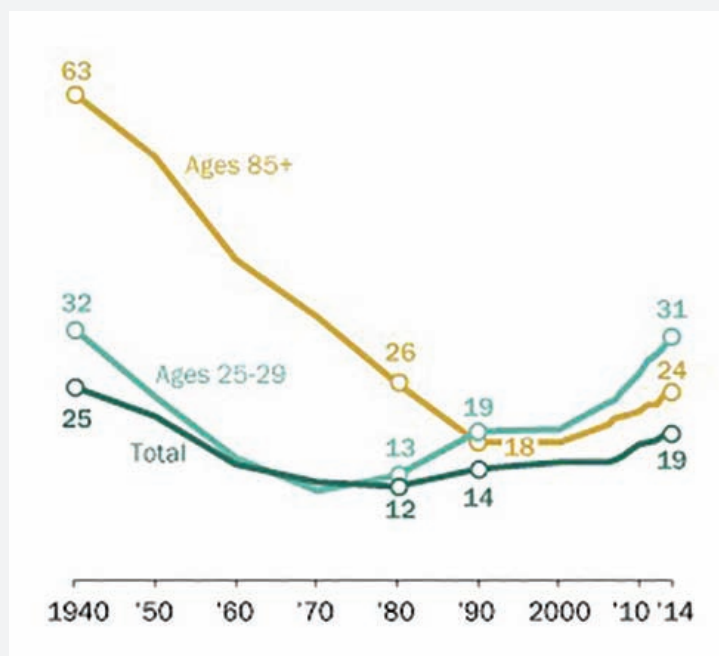
Source:
American Community Survey 2011-2015

Aging in Place

The concept of “aging in place” is not new. Up until the mid-20th century, it was typical for family homes in the U.S. to be multi-generational. When older parents could no longer live on their own, they would move in with their children, who at that time likely had children of their own. This is still common in many

countries and cultures – where children, parents, and grandparents live in one home – but has lost favor in the U.S. in recent decades. In 1940, 63% of Americans aged 85 and older lived with relatives; by 2014, that figure had dropped to 24%.

► **Chart 32:** Percentage of the Population Living in Multi-Generational Homes by Age Cohort



Source: Pew Research Center analysis of U.S. Decennial Census data, 1940 – 2000 and 2006–2014 American Community Survey data.

Still, almost all adults over the age of 65 (92% - 95%) wish to remain in their homes for as long as possible. Planners and housing advocates now use the term “aging in place” to refer to programs and services that allow older residents to remain in their homes for as long as possible. These programs are becoming more important as we live longer lives. Through our older years, from 65 and onward, we have a range of housing needs than can span another 30 to 40 years. From a financial and quality of life perspective, programs that allow older adults to remain in their homes and within their communities for as long as feasibly possible makes sense. Of course, these are personal decisions

each person makes based on their finances, families and other relationships, and the condition of their current home. Aging in place may include a person moving to another home late in life, with the hope that this is their final home. In general, most agree that aging in place should include a home that is affordable and physically accessible; access to reliable transportation; and the ability to socialize with others in a community environment.^{Viii}

We can classify aging-in-place home assistance into two categories: supportive/health services and home retrofitting/universal design.

Supportive/Health Services

As we age into our later years, minor changes to our health and capabilities can have a tremendous impact on our quality of life. A knee or hip replacement, for example, will make it challenging to climb stairs, while not being able to drive will make doctor's appointments, grocery shopping, and other basic day-to-day activities impossible without assistance or access to a good public transportation network. In suburban America, these slight changes in lifestyle have an even greater impact, where public transportation, complete sidewalks with road crossings, and neighborhood retail services are limited.

To accommodate older residents who need general day-to-day assistance, the U.S. Department of Health and Human Services (DHH) provides federal funds to States, who in turn develop their own programs to assist older adults. The Arizona Department of Economic Security, Division of Aging and Adult Services, receives these federal funds and administers them to eight Area Agencies on Aging (AAAs), who then coordinates with a local network of service providers to implement these programs. Services include:

- Meal delivery
- Adult day care and personal care
- Family caregiver support
- Legal information and services
- Exercise and healthy living programs
- Health insurance assistance
- Case management

For Maricopa, the Pinal-Gila Council for Senior Citizens is the local AAA, who works with the Community Action Human Resource Agency (CAHRA) as its local service provider to implement the State programs under DHH.

Additionally, CAHRA administers weatherization and utility assistance programs available through federal funding provided by the U.S. Department of Energy (DOE) and HUD grants. Many retired adults live on fixed incomes and are challenged by increasing utility prices, property taxes, and maintenance costs. In Arizona, these needs are acute in the hotter months due to air conditioning costs, which can exceed \$500 a month. The State provides assistance through the Low

Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP).

The greatest challenge with these programs is that demand far exceeds supply, and many older householders are turned away due to limited program funding and strict income restrictions, leaving many older residents with need unqualified.



► **Image 1:** Activities for Seniors, Pinal-Gila Council for Senior Citizens



► **Image 2:** Meals on Wheels, metromealsonwheels.net

Retrofitting/Universal Design

In addition to supportive services, many of us, as we move into our older years, will require certain amenities and features to be added to our homes in order to function independently. As we get older, we are more likely to experience mobility and cognitive challenges that will make living in a traditionally-built single family home difficult. But there are relatively

minor changes we can make to overcome these challenges and remain in our homes for a longer period of time. This requires retrofitting our existing homes, and incorporating “universal design” principles in the rehabilitation of existing homes and in the building of new homes.

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.^{ix}

The universal design principle is largely applied to new construction and comprehensive retrofitting of existing homes. The intention is to ensure that most persons, regardless of age or disability, can live independently. This is accomplished through relatively simple and often easy-to-implement design elements, including:

- Having doors, light switches, outlets, handles and pulls at waist level
- Widening doorways, hallways and bathrooms to accommodate wheelchair accessibility
- Installing “smart homes” that can program, automate, and shut off heating and cooling systems, running water, appliances, and security

systems

- Creating flat entrances and walkways
- Installing easy-open and shut doors, drawers, appliances, and locks
- Installing step-in showers and baths

In retrofitting existing homes to increase their accessibility and lower maintenance requirements, a homeowner can incorporate the following:

- Building ramps or replacing high-grade stairs with low-grade stairs
- Remodeling bathrooms and kitchens to accommodate wheelchair accessibility
- Installing chair ramps for homes with two stories
- Replacing high maintenance yards with self-maintaining landscaping incorporating low-water usage or xeriscape design elements
- Installing home computer systems that can program lights, appliances, heating, cooling, locks, and windows
- Installing home telephone and messaging systems in case of emergencies

For a complete reference of universal design principles and toolkit, see the R.L. Mace Universal Design Institute at www.udinstitute.org.



► **Image 3:** Kitchen built with universal design concepts



► **Image 4:** Bathroom built with universal design concepts



► **Image 5:** Easy-install ramps

Photos courtesy of humancentereddesign.org

Developments Catering to Older Adults

While most older adults wish to remain in their homes, this is not always practical or possible. Many older adults will move into a development that specifically caters to persons over 55 or 65 years of age due to financial requirements, health concerns, a move to be closer to immediate family, or simply out of choice.

These developments can be categorized into three tiers:

Tier 1 – Independent senior living. This includes apartment complexes (rental housing) and condominium/housing developments (homeownership) catering to older adults. These developments typically do not offer specialized care, but may offer recreational/leisure activities and general services like transportation shuttles and grocery assistance.

Tier 2 – Assisted living and memory care. This includes retirement communities that offer specialized health care, food services, and general medical care as needed. Residents typically need some degree of supportive services, but not on a daily basis. Assisted living facilities have coordinated activities, schedules, and health professionals on site.

Tier 3 – Skilled nursing care. An accredited nursing home provides daily medical care for individuals who have cognitive or physical disabilities that make it challenging to perform daily functions like dressing, bathing, and walking. Assistance is required on a daily basis.

Maricopa currently has one retirement community – Province – which is a high-end gated subdivision for 55+ active adults. It largely attracts middle and upper-income retirees who do not need supportive services or nursing assistance. According to a local expert in senior housing needs, the city also has one small nursing facility, Genesis Homes. Both are “market rate,” meaning they have no subsidies for lower income seniors. Additionally, there are three private residences that offer

in-care services with very limited capacity.

As previously mentioned, the city has no apartments available (other than the 18 public housing units that are fully occupied), and as such, offers no apartments for older adults. According to a local developer who specializes in senior housing development, it is difficult for a developer to access financing to develop senior housing in the Maricopa housing market because, on paper, it appears there is limited demand. This is based purely on the fact that the resident population over 60 years old is lower than regional average. But this is somewhat of a “chicken or the egg” dilemma; if there are limited housing options for residents over 60, then those residents would have to leave the community, lowering the percentage.

Because there are limited housing options for older adults, many older households will choose (or be required) to leave Maricopa to find housing that meets their needs. This includes smaller homes with less maintenance, homes that can accommodate persons with physical disabilities and mobility challenges, and homes located in areas that provide supportive services to an older population. Maricopa’s predominant housing product - the single-family home – is not feasible for many older adults living alone, who have challenges to maintain a larger home, and/or need supportive services.

Additionally, there is no dedicated senior center in Maricopa, which poses challenges for older adults seeking services, and service providers to offer services. Senior centers provide a much-needed place for older adults to go when they need help and do not know how to access it. They also provide a centralized place for service providers to come together, share resources, and address needs in the community. The City is currently addressing this issue by utilizing space at the Copper Sky Recreation Center and Santa Cruz Elementary to offer senior services.

11 WORKFORCE HOUSING NEEDS

With increasing housing prices and relatively stagnant wage increases over the past two decades, housing studies are increasingly emphasizing the importance of developing housing that meets the demand of the local workforce. Oftentimes, there is a mismatch between the housing needs of local workers and what is available to them in the market. This disconnect is typically the result of not having a sufficient supply of housing affordable to a share of the local workforce,

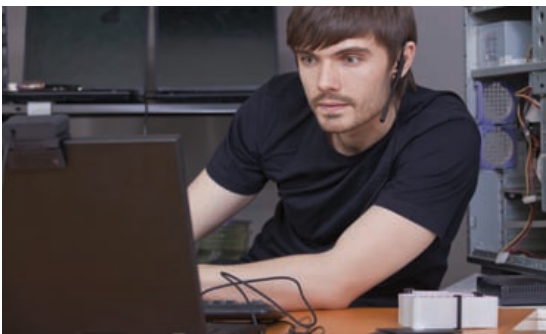
requiring these workers to live outside the city they work in. Alternatively, the mismatch between workforce housing supply and demand can also be attributed to housing type – when workers are in need of one type of housing (say, smaller units, rental housing, student housing, etc.) and the community lacks sufficient supply. Based on preference surveys, younger adults and individuals are more likely to seek rental housing and smaller units.^x



Barista



Fireman



Programmer



Teacher

Workers and Housing Affordability

Intuitively, housing affordability is based on two numbers: 1) the cost of housing and 2) a household's salary. The higher one's income, the easier it is to find housing that is affordable to them ('affordable' defined as costing no more than 30% of income). Conversely, the higher the cost of housing, the harder it is for a household to afford it. Because these two variables change from place to place, many cities define workforce housing needs differently.

In very expensive housing markets like New York and San Francisco, the target incomes for workforce housing needs go as high as 120% of Area Median Income (\$80,160 and \$110,640 annual salary for an individual, respectively). Because Maricopa is a more moderately

priced housing market, workforce housing needs are largely focused on households earning between 30% and 80% of Area Median Income (or between roughly \$20,000 and \$50,000 a year for a family of four). These households typically have at least one person working full time, and the majority will have housing affordability challenges in the Maricopa market given current asking rents, home prices and utility costs.

Table 9 defines household income limits by household size and income category. These figures are established by HUD based on regional income limits. Households earning less than 80% of Area Median are categorized as "low and moderate income" and are the target households for most federally sponsored housing programs.

► **Table 9:** Income Limits by Household Size and Income Group (by Area Median Income)

	30% AMI	50% AMI	80% AMI	100% AMI
1 Person	\$13,920	\$23,200	\$37,120	\$46,400
2 Person	\$15,900	\$26,500	\$42,400	\$53,000
3 Person	\$17,880	\$29,800	\$47,680	\$59,600
4 Person	\$19,860	\$33,100	\$52,960	\$66,200
5 Person	\$21,450	\$35,750	\$57,200	\$71,500
6 Person	\$23,040	\$38,400	\$61,440	\$76,800
7 Person	\$24,630	\$41,050	\$65,680	\$82,100
8 Person	\$26,220	\$43,700	\$69,920	\$87,400

Source: HUD Fair Market Rent, 2017

Table 10 establishes the maximum amount a household can afford on housing based on their income range, which includes rent or mortgage, utilities, and property taxes and insurance (if applicable). This is based on household size, household income, and Area Median Income (or 100% AMI in the table below). We

can see from the chart below that a person who earns \$23,200 a year can afford to spend no more than \$580 a month on housing costs. Similarly, a **person earning minimum wage of \$10 per hour, working 40 hours a week, can afford no more than \$480 per month in housing costs.**

► **Table 10:** Maximum Affordable Housing Price by Unit Size and Income Group (by Area Median Income)

Unit Size	30% AMI	50% AMI	80% AMI	100% AMI
Studio	\$348	\$580	\$928	\$1,160
1 Bedroom	\$397	\$662	\$1,060	\$1,325
2 Bedrooms	\$447	\$745	\$1,192	\$1,490
3 Bedrooms	\$496	\$827	\$1,324	\$1,655
4 Bedrooms	\$536	\$893	\$1,430	\$1,787

Source: Novogradac and Company Income Calculator, 2017

As previously discussed, Maricopa offers only one type of housing – the single family, detached home. These homes are priced affordably compared to other areas, selling for, on average, \$175,000 for a three- to four-bedroom home. The average rent for the same unit is slightly above \$1,000 per month. When we factor in estimated utility costs, the average housing costs for renters is approximately \$1,300 per month. Similarly, the average cost of homeownership, factoring in utilities, property taxes and insurance, is closer to \$1,500 per month. **Based on standard affordability measures, a household would need to earn more than \$50,000 per year to afford their own place in Maricopa. Yet one-third of all households earn less than this.**

Housing and community representatives also discussed affordability issues among the existing workforce during the focus group meetings. A recurring theme was that **younger workers – mostly single individuals starting out in their careers, or students working part-time – cannot afford to live on their**

own in Maricopa. This includes many professional and college educated individuals such as teachers, firefighters, police, health technicians, and computer programmers, who cannot afford to live on their own in Maricopa based on starting salaries. Their options include renting a room in someone’s home, living with roommates, or living in another city.

In the long run, when a city does not have an adequate housing supply affordable to local workers, that city may become less competitive than neighboring cities in attracting a qualified workforce or potential employers, which ultimately will have a negative impact on the local economy. In fact, there is evidence that suburban communities with an aging housing stock, limited jobs, and outdated commercial areas are at risk of becoming high-poverty communities. While this is not a concern for Maricopa at the moment, in the long run, without new businesses and household growth, Maricopa runs the risk of disinvestment and deterioration.^{xi}

► **Chart 33:** Maximum Monthly Housing Price Affordable to Entry Level Workers



Source: Atria Planning LLC using data provided by Novogradac and Company, and U.S. Bureau of Labor Statistics, 10th Percentile of Wages by Occupation in the Phoenix MSA, 2016.

Workers, Consumer Preferences, and Housing Diversity

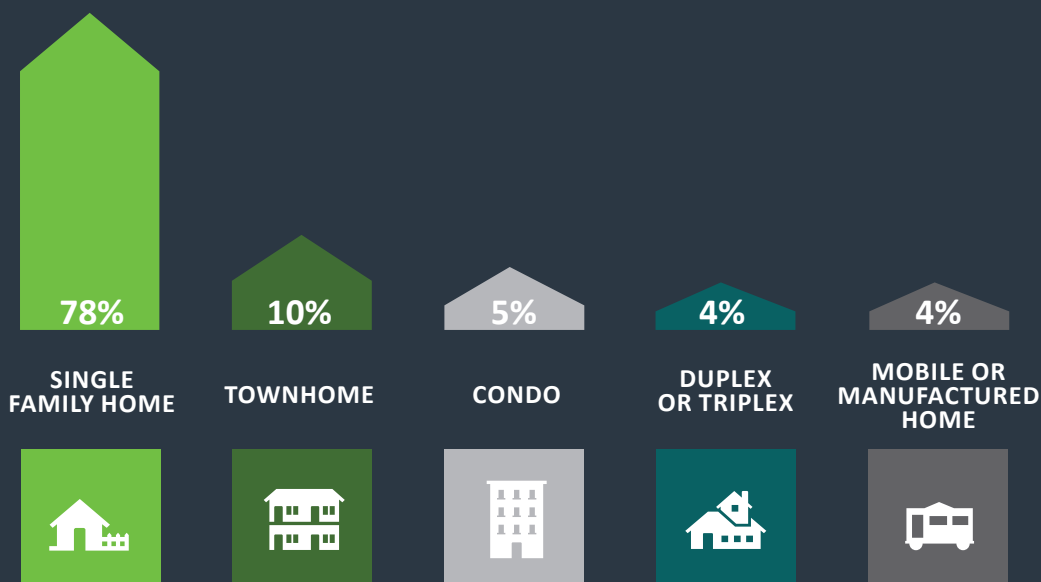
Workforce housing policy doesn't just focus on housing affordability. It also includes an understanding of housing supply (is there an adequate number of vacant housing units in the market to house new workers?) and housing demand (do the current, vacant housing units meet the demands of the new workers?). Supply-side issues are typically not a concern in metropolitan areas, where there is sufficient vacancy in a region to absorb any immediate demand due to job growth while the construction industry "catches up" by building new units.

However, on the demand-side, employers factor in the demographics of their current workers, existing residents, and the housing stock of a community when determining where to open offices. This includes an assessment of the education, age, and income of existing workers, an analysis of the demographic profiles of current residents, and the types of housing available in the proposed market. Oftentimes, an employer considering a major relocation will hire a market an-

alyst to determine what areas will be most beneficial to their workers. This makes sense: it is ultimately a company goal to ensure worker satisfaction while maximizing profit margins, so finding a location where workers can find the housing they need at a reasonable price, and located in a community of like-minded people, will benefit said company in the long run.

One of Maricopa's challenges in attracting new employers is its lack of housing diversity. As previously discussed, more than 99% of the city's homes are single-family, detached homes built for homeownership. There are no high-end condos, market rate luxury rental complexes, townhomes, or affordable rental housing. While single-family homes are the number one housing choice for new homebuyers, it is not the right fit for every household. This is particularly disconcerting when considering the diversity of employees that a new firm would hire that would include singles and young professionals not in the market for a single-family home.

► **Chart 34:** Types of Homes Purchased in 2016



Source: Zillow Consumer Housing Trends Report, 2016

The real estate commercial broker, Zillow, recently published the 2016 Consumer Preferences Survey that details the habits, preferences, and choices of various household types.^{xii} This survey includes input from more than 13,000 participants, and is a useful snapshot of the current market trends among new buyers and renters.

This survey found that Millennials comprise more than half of the buyer's market (age less than 35), followed by older adults (age 55 and over). These homebuyers are still primarily interested in purchasing a single-family detached home (78%) but are more interested than other generations in buying a townhome (10%), condo (5%), duplex (4%) or mobile home (4%). Interestingly,

four in ten (roughly 40%) first-time homebuyers considered renting rather than buying their home. This number jumps to 66% for younger buyers, who are wary of entering the homeownership market, and do so later in life than their parents.

Approximately one in every four homebuyers will purchase a home that is not a single-family detached unit. The interest in non-single family homes is even more pronounced among renters, who tend to be younger (average age of 32), lower income (average income of \$37,000 per year), and without children (60%). ***Among renters, 51% prefer to live in a small- to mid-sized apartment buildings.***

► **Chart 35:** Homebuyers who Considered Renting as an Alternative



Source: Zillow Consumer Housing Trends Report, 2016

12 HOUSING AND SERVICE NEEDS FOR VULNERABLE POPULATIONS

There are many residents within Maricopa and in its immediate outskirts who are particularly vulnerable in the housing market. This includes persons and families who face particular challenges to finding safe, affordable housing that meets their needs. This includes the homeless and those at risk of homelessness; persons with cognitive and/or physical disabilities who have a need for supportive services; persons in transition who may have difficulty finding housing (including youth transitioning out of foster care, returning veterans, and ex-offenders transitioning out of the prison system); and somewhat unique to Maricopa, families and individuals who are living in another person's home, without a legally binding lease, and are evicted without legal grounds and without sufficient time to make other arrangements.

Because Maricopa is a small city (less than 50,000 people) without a network of supportive service providers to track various vulnerable populations, there is limited hard data specific to Maricopa proper. For this study, we attempted to fill the data gaps by analyzing data for the county and region, speaking with organizations that assist vulnerable populations, and conducting a Focus Group meeting specific to special needs and vulnerable populations.

This meeting, held April 3, 2017, was a gathering of stakeholders representing local police and fire, public education,

social workers, senior housing advocates, emergency shelter services, economic development, and supportive housing for special needs households.

Following is a summary of findings based on data collection, phone interviews, and the Focus Group meeting:

- Many low-income families are “doubling” or “tripling” up, meaning there are two or three families living in a home. There have been cases where one family is evicted and becomes homeless. Since there are no homeless shelters in Maricopa, the city’s supportive services will drop these families off in downtown Phoenix.
- Young adults in Maricopa are at a greater risk of homelessness due to the lack of affordable rental housing and limited job opportunities. They are often “couch surfing,” meaning they do not have permanent homes, and sleep on the couches or guest rooms of friends and relatives.
- There are no permanent supportive housing units in the city that meet the needs of persons with cognitive or physical disabilities.
- There are no affordable housing units for very low income residents (which may include those with disabilities and poor older adults) other than the 18 public housing units operated by the Pinal County Housing Authority, which are 100% occupied.

Persons with Disabilities

There are more than 5,000 residents in Maricopa with a disability, equivalent to 11% of the population. This is roughly the same percentage as the region, state and U.S. Uniquely, the majority of residents with a disability are adults aged 18 to 64, not older adults. Additionally, a larger share of the population with a disability are children under 18. Therefore, housing that can support persons with disabilities should include a range of age groups, including working adults and school-aged children. This extends beyond the home to include walk-

able streets and sidewalks, public transportation, accessible schools and other buildings, and a coordinated network of service providers.

During the stakeholder interviews, a leading Fair Housing advocate discussed the importance of ensuring that new buildings meet Americans with Disabilities Act (ADA) accessibility requirements. This is a basic activity the City can do to ensure fair housing for residents that may have mobility and other physical challenges.

► **Table 11:** Persons with Disabilities

	Maricopa (City)	Phoenix MSA	Arizona	US
Civilian Non-institutionalized population	45,355	4,284,943	6,453,706	309,082,258
Population with a Disability	5,010	446,122	767,091	37,874,571
Percentage of Population with a Disability	11%	10%	12%	12%
Under 18 years - With a disability	13%	8%	7%	8%
18 to 64 years - With a disability	66%	50%	50%	52%
65 years and over - With a disability	21%	42%	42%	40%

Source: American Community Survey 2009-2014

Homeless Populations

Given the nature of homelessness, there are no statistics available that can provide a complete count of how many homeless individuals and families there are at a given time. There is no address that advocacy groups or social workers can go to survey the homeless, as many live in their cars, in isolated campsites, or if the opportunity is available, will “couch surf” among their friends and relatives, meaning they move from home to home, sleeping on people’s couches or guest rooms when offered.

Every year, the Arizona Department of Housing con-

ducts a survey of homelessness, including those who are in shelters, and those considered “chronically homeless.” This survey is a HUD requirement under the Continuum of Care program to qualify for federal funds. The survey for homeless individuals without any form of traditional shelter, called the Point in Time survey (PIT), only measures the homelessness on a particular night of the year.

The survey only included homeless persons who either a) came to a food bank or soup kitchen and were willing to participate in the survey; or b) living in a known

homeless encampment and were willing to participate in the survey. It does not include homeless individuals and families who were not seeking food assistance or were not living in “homeless camps” that social workers already were aware of. The survey also intentionally does not include persons who slept in a shelter, friend’s home, or motel room the night before. Therefore, the numbers represented in the PIT only provide a sample of homeless individuals. Although it cannot capture the complete number of homelessness, it is useful in that it provides a background of homelessness (age, demographics, reason for homelessness) for those individuals who participated in the survey.

Based on this survey, conducted the last week of Jan-

uary 2016, there were 145 homeless individuals surveyed in Pinal County. Following is a summary of the results^{xiii}:

- The majority of those surveyed were white, non-Hispanic.
- 30% of respondents have a disability.
- 20% of respondents are military veterans.
- 20% of respondents are victims of domestic violence.
- More than half of respondents state this is their first time experiencing homelessness.
- 40% of respondents were living in campsites; 26% slept in the streets; and 17% slept in their vehicles.
- 10% of respondents were employed.

Homeless



Source: Phoenix Rescue Mission

Homeless Vet



Source: Libertynews.com 2.24.14

13

SUMMARY OF HOUSING NEEDS

Workforce Housing

There are many current and potential workers who cannot afford housing in Maricopa. This may include your local barista at Starbuck's, young firefighters, police officers, teachers, and other entry-level professionals. Based on current rent and home prices, a household needs to earn roughly \$50,000 a year to afford a home, leaving any working household earning less than that either paying too much for housing, living with roommates, or living outside of Maricopa altogether.

Apartments

Maricopa currently has a severe shortage of rental housing, with vacancy rates less than 4% (healthy rates are between 6% - 8%). Even though nearly all the city's housing stock is a single-family home built for homeownership, 23% of all households are renters. The shortage is so severe, there are wait lists for rental homes, and most units never get listed due to demand. Based on survey data, the majority of renters (52%) prefer an apartment over a single-family home.

Housing For Older Adults

Maricopa does not have enough housing options or supportive services for older adults, particularly those with mobility or cognitive challenges. This will be problematic for the 7,090 residents older than 60 years old, and especially for the 3,200 residents who will turn 75 at some point in the next ten years. Solutions include senior apartments, senior services, and retrofitting existing homes so residents can remain in their homes for as long as feasibly possible.

Homeless And Those At Risk Of Homelessness

Homelessness exists in Maricopa. According to Maricopa's emergency response workers, social workers, and

educators, there are homeless children in Maricopa's schools, homeless veterans, homeless young adults who "couch surf," and even low wage workers at risk of homelessness. Although it is not a widespread issue, households who become homeless have limited housing options or services available to them.

Housing Diversity

Regardless of income, not everyone wants to live in a single-family home. Based on a 2016 national preference survey published by the Zillow Group, approximately 20% of homebuyers, and 52% of renters choose an apartment, condo or townhome. If we consider the regional population growth over the next ten years, there will be approximately 22,000 new buyers and renters who will not be interested in single family homes, and will therefore not choose to live in Maricopa.

Higher Density Housing

Under Maricopa's current comprehensive plan, Plan Maricopa, residents would like a "town center" or "Main Street" type of development, where people live, work, play and learn. This type of development would be "mixed use" where businesses, shops, restaurants, and residences would come together to create a walkable community and a sense of place. This, in turn, can draw in visitors, new residents, and potentially new employers. However, this requires higher density housing to support this level of walkability. To support neighborhood retail, a neighborhood would need between 5 and 10 units per gross acre (including roads and public spaces). To support high frequency bus service, a neighborhood would need approximately 12 units per gross acre. Under Maricopa's current residential zoning code, medium density housing (RS3 and RS4) would render less than 5 units per gross acre (assuming 30% of land is designated for roads and public space).

14 RECOMMENDATIONS

The housing needs assessment identified the following housing needs:

1. Housing to accommodate the existing workforce and attract potential employers;
2. Rental apartments to address the shortage of rental housing and offer homes to single persons and workers seeking more affordable housing options;
3. Housing that meets the needs of older adults, including housing built especially for seniors, more affordable housing for persons with fixed incomes, and programs that can provide retrofitting of existing homes and supportive services so that older adults may “age in place”;
4. Programs and networks to address the needs of vulnerable populations, particularly the homeless and those at risk of homelessness;
5. A greater variation of housing types to meet the needs of a diverse population – diverse in household size, age and income; and
6. Higher density housing within a targeted area to support a mixed-use, walkable area that includes retail, commercial, residential and civic uses.

Many of these needs can be addressed by increasing the diversity of housing. This includes development of apartments, townhomes, condominiums, and other alternative housing types that meet market demand.

The city can introduce these new housing types, along with unique variations of the single-family model, within a mixed-use environment that enhances walk-

ability and can support neighborhood-scale shops, restaurants, public facilities and public transportation, tying into another City goal of becoming a community of choice.

When we discuss housing needs, we are ultimately referring to the built environment - what existing housing stock is available to meet current and future needs, and where is there vacant land for new construction.

Maricopa’s existing housing stock is comprised of single-family homes located in privately owned subdivisions. Additionally, there 5,343 vacant lots, also owned by private developers, that have been approved for single development. Because these areas are already built out or have been predetermined, there isn’t a tremendous amount the City can do with these sites other than what is available through code enforcement and the permitting process.

For this reason, ***the City should focus its housing (and future retail and commercial) plans within the areas it has the most control over.*** First and foremost, this includes the hundreds of acres of city-owned property, and potentially, land that is privately owned but not yet planned for any specific development.

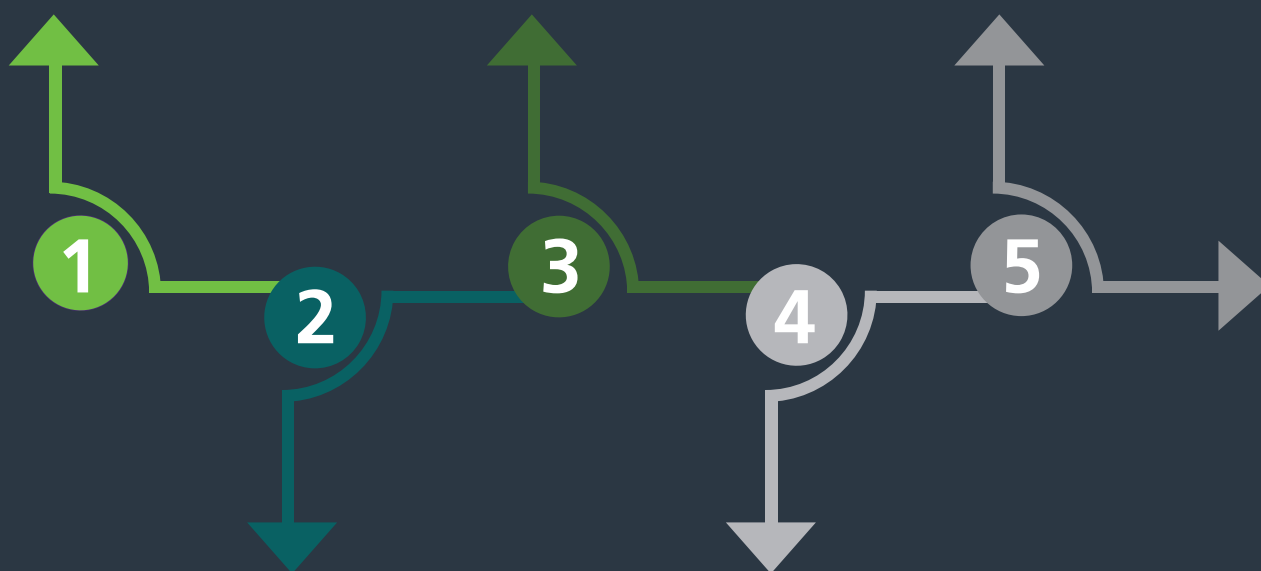
As the next step to accomplishing this goal, following is a general list of action items the City can engage in over the next twelve months.

1. Meet with State and regional housing providers, present the study, and express interest in working with developers and housing providers to increase the supply of rental housing in Maricopa

- a. Arizona Department of Housing, QAP
- b. Urban Land Institute
- c. Regional Council on Aging
- d. Pinal County Housing Authority

3. Maintain communication with housing developers and advocates; potentially host charrette with ULI, architects, planners, and stakeholders for special re-investment districts to develop Concept Plans

5. Issue an RFP for developer selection; select developer



2. Develop and adopt a Housing Plan

- a. Identify developers and builders of interest that specialize in diverse housing types in their master planned communities; meet with these developers to assess what building and zoning language would best accommodate housing diversity.
- b. Code revisions to permit flexible housing types
- c. Special redevelopment districts within public lands and incentives to developers, design standards
- d. Vision, Goals, Objectives, Implementation

4. Tally and coordinate resources for strategic, place-based investment

- a. City-owned Land
- b. Infrastructure
- c. Pre-development financing (environmental review, planning and design)
- d. Project-Based Vouchers
- e. Government support for project (QAP requirement)
- f. Streamlining zoning and permitting process

APPENDIX 1: CASE STUDIES

Case Study – Energy Efficiency at The Rose, Minneapolis, MN



General Description: Mixed income rental development built to the highest energy efficiency standards at one-third the cost of comparable projects.

HIGHLIGHTS

- 150,000 square foot rental development with 90 units
- Total development cost of \$36 million, funded through 9% Low Income Housing Tax Credits, city, county, and state housing funds, and private equity
- Sustainable design through the Living Building Challenge, with aim of 0% energy consumption.
 - Water cisterns and retention system for irrigation and landscaping
 - Solar paneling and solar farm energy
 - Healthy and energy efficient building materials
- 45 units reserved for households earning less than 60% AMI, renting at \$636 per one-bedroom unit
- Development costs at \$144 per square foot, 22% more than standard construction, but with 75% more energy efficiency

Case Study – Cluster Housing, Agritopia in Gilbert, AZ



General Description: Master Planned Community with traditional neighborhood homes and designs, integrating preserved farmland, trails, and a mix of uses, including home businesses, crops, a restaurant, coffee shop and farmstand.

HIGHLIGHTS

- Homes clustered along trails, orchards, and preserved open space themed around agriculture and the “farm to table” movement.
- Development led by farming family who owned the land for generations, in partnership with a developer and builder.
- Required rezoning to accommodate the mix of uses and variances needed to replicate a more historical looking community
- 452 single-family homes, 118 senior apartments, four commercial buildings, and 16-acre of crop production on 166 acres.
- City developed a custom planning area for this development, the Gilbert Gateway Character Area, that permitted narrower streets, more greenspace, and reduced setbacks.

Source: Laura Segall, New York Times, retrieved May 17, 2017 at <https://www.nytimes.com/2014/03/12/dining/farm-to-table-living-takes-root.html>.

Case Study – Cohousing and Cluster Development at Island Cohousing, West Tisbury, MA



General Description: 16-unit cohousing project on 30 acres, with 24 acres preserved as open and recreation space.

HIGHLIGHTS

- Two to four-bedroom single family homes with range of affordability to accommodate local workers in Martha's Vineyard developed by the South Mountain Company.
- "Cohousing" concept includes private homes clustered near a communal building, where social activities, meal preparation, and additional "public" living spaces are provided
- By providing "communal spaces," private living areas can be smaller, cutting development costs
- Homeowners finance the development and are active in the planning, design and development of their communities, and therefore have a significant sense of pride and stewardship of their community.

Case Study – Employer Housing at Masonvale, VA



General Description: University-sponsored housing development to provide affordable rental housing options for university and county employees. Development paid for using tax exempt bonds.

HIGHLIGHTS

- Developed through George Mason University to attract and retain university employees in a high-priced market
- 157 units with development cost of \$40 million
- George Mason University formed a special purpose 501(c)3 non-profit (MHI) to oversee development with tax exempt status
- MHI entered into a 40-year ground lease with George Mason University
- 100% of funding came from tax exempt bonds issued by the county economic development authority.

Case Study – New Downtown at Belmar, Lakewood, CO



General Description: Repurposed 104 acres of land into a mixed-use destination "town center" with retail, office space, apartment homes and homes for sale.

HIGHLIGHTS

- Demolished an outdated shopping mall for the development
- Strong regional growth and strategic location that could support 900,000 of retail space, 269,000 of office space, and 1,300 apartments and homes for sale
- Development led by the developer, Continuum Partners, with development cost of \$750 million
- City and Developer divided the former mall and parking lots into a traditional 22 block street grid
- Belmar now serves as Lakewood's downtown, with 2,000 residents living within 22 blocks.

Source: Continuum Partners

Case Study – The HUD 202 Program, Visalia Meadows Senior Housing, Visalia CA



General Description: 42-unit development of affordable rental housing for seniors. Partnership with the Tulare County Health and Human Services to provide supportive services to residents, including grocery shopping, home cleaning, and transportation services.

HIGHLIGHTS

- Developed through a partnership between two non-profit organizations, the Christian Church Homes of Northern California (CCH) and Visalia Senior Housing (VSH) as a result of Visalia's master plan
- Located in an agricultural area 40 miles from Fresno
- Financed through HUD's 202 Senior Program (\$6.3 million); HOME funds (\$2.7 million, and \$420K grant from the Federal Home Loan Bank of San Francisco's Affordable Housing Program)
- HUD provides additional rent subsidies through Project-Based Vouchers
- Project is sustainable, achieving LEED Gold standards

Source: https://www.huduser.gov/portal/casestudies/study_02032014_1.html

Case Study – Affordable Senior Housing at Azotea Senior Apartments, Alamagordo, NM



General Description: 60 units of well-designed and efficient affordable rental housing for adults over 62 years old earning less than 60% of Area Median Income.

HIGHLIGHTS

- Privately developed using federal programs, including \$4.42 million in Low Income Housing Tax Credit equity; \$240,000 in HOME funds; and an \$833K loan from the New Mexico Housing Finance Authority
- Cost efficient at \$90,000 per unit
- Well-designed in mid-century modern style, with healthy building materials, energy efficient appliances and materials, and drought resistant landscaping
- Units include Emergency Communication Devices directly wired to the Alamagordo Hospital. Four units are ADA accessible.
- Partnership with the Alamagordo Senior Center, who provides activities and services to residents including Meals on Wheels

Source: <https://www.enterprisecommunity.org/sites/default/files/media-library/financing-and-development/lihtc/azotea.pdf>

APPENDIX 2:

STEERING COMMITTEE WORKSHOP

On April 4, 2017, the Steering Committee for Maricopa's Housing Needs Assessment met with the city's planning department to engage in a one-day workshop with the purpose of establishing the foundation for future housing development. The morning activities included a presentation of the key findings based on data and surveys, followed by a group discussion of community and focus group feedback. After these discussions, the group engaged in a working session to develop a draft Vision Statement culminating in several variations, all based on the concepts of Quality and Sustainability. The afternoon session delved deeper into the proposed goals and strategies, with an emphasis in how the City can be proactive in guiding development, through its zoning, regulations, design standards, incentives, and potential public-private partnerships. The day ended with the Committee identifying three large sites the City currently owns that could potentially be developed into a City Center and/or new mixed use district.

Following is a summary of the day's events and the outcome of this working session.

Vision Statement

Option 1:

Maricopa is a place that provides housing for diverse ages, household sizes, occupations and cultures in a manner that supports attractive, community-oriented, sustainable neighborhoods.

Option 2:

Our city will provide housing that meets the needs of current and future residents while promoting sustainable growth, economic prosperity and quality neighborhoods.



Option 3:

Maricopa will be a city of diverse housing within vibrant, walkable neighborhoods that supports sustainability and economic growth.

Goals

1. Maricopa's housing stock will be well-built, well-designed, and diverse.
2. Maricopa will be a place that supports life-long residents by providing housing options for all stages of life.
3. Future development will support the overarching goal of becoming a city to live, work, play and learn.
4. The city's housing will enhance the overall attractiveness and desirability of the city, by creating a sense of place and encouraging walkability and increased access to jobs, shopping, and other amenities.
5. The city will retain its sense of community and "small town" feel by through a balanced, sustainable growth.

Strategies

The Steering Committee developed the following strategies as a means to realize the Vision and Goals for Maricopa's future housing and neighborhoods. This list is not exhaustive, but illustrates the forming of key strategies necessary for the City to guide future development.

1. Identify a site appropriate for a Town Center and plan for its development.
2. Leverage existing public and private resources.
3. Foster the arts community.
4. Collaborate with private developers, the school district, and city departments to promote holistic development.
5. Develop a phased approach to future development.
6. Be creative in housing regulations and guidelines, allowing for flexible and adaptable housing types where appropriate.
7. Be proactive in attracting new developers interested in Maricopa, and with State and regional housing agencies that may have an interest and resources to locate in the city.
8. Retain the identity of the Heritage District and 7 Ranches.
9. Implement energy efficient housing design standards.
10. Update codes, guidelines, ordinances, and plans to meet current and future housing needs.
11. Clearly define the City's goals and priorities, and leverage partnerships to obtain results.

Target Sites

The Maricopa Steering Committee identified the following three sites, all owned by the City, as a potential location for the future downtown, a city-driven mixed use redevelopment project, a site for commercial and multi-family development, and/or a new retail-focused mixed use district.

City Center

1. 140 acre site
2. Currently City Hall and Police Department Headquarters here
3. Located in the floodplain
4. Needs infrastructure
5. Geographically centered within city limits

6. Conceptual Design currently in place
7. Good road access; arterials and Casa Grande Highway

Copper Sky Commercial

1. 19 acre site located near the Copper Sky recreation center
2. Split by road 10 and 9
3. Several plans in the works, including office space, retail, and potential site for the library
4. Excellent connectivity to 347
5. Near the Ak Chin cultural center

Estrella Gin

1. In the Heritage District
2. 60 acre site
3. Has good road access/SR 238 Extension complete
4. Potential to tie into the Amtrak station
5. Infrastructure is mostly in place; "shovel ready" site
6. There currently is a plan for the area, including the new Fire Station and an Administration building
7. It is adjacent to significant blight
8. There is limited retail in the area
9. It is not located near any schools

APPENDIX 3:

SURVEY FROM MARICOPA SALSA FESTIVAL

On March 25, 2017, Atria Planning and representatives from the City of Maricopa, including Councilwoman Peg Chapados and Kazi Haque, the City's Zoning Administrator, hosted a booth at the annual salsa festival dedicated to the Housing Needs Assessment. At the booth, representatives discussed the housing

needs assessment with members of the community, and offered a brief survey. Based on feedback, housing for low and moderate income seniors, housing for persons with disabilities, and affordable rental housing were the three most important issues.

► Survey Results – Maricopa Salsa Festival Housing Needs

	Not Important at All	Somewhat Important	Important	Very Important	Extremely Important
Housing for Low and Moderate Income Seniors	3	0	3	2	10
Housing for Persons with Disability	0	3	1	4	11
Persons Living Alone	2	2	5	2	3
Housing for Young Professionals	2	5	2	1	5
Luxury Housing	6	2	0	2	1
Affordable Rental Housing	1	4	2	2	8

APPENDIX 4:

FOCUS GROUP MEETINGS

FOCUS GROUP 1 – VULNERABLE POPULATIONS, APRIL 3, 2017

- Housing affordability is an issue for many residents, from those unemployed and at lower wage jobs at risk of homelessness, up to young professionals who cannot afford to rent a large single family home
- Because so many low-income families are doubling or tripling up in single family homes (2-3 families per home) and there are no other affordable options, when families come into disagreement and one family gets kicked out, they become homeless. There are no services for these families in Maricopa, and this happens more often than people imagine. They are shuttled to Phoenix or, if motel rooms are available, Casa Grande.
- It is difficult to see or imagine that there are needs for families and individuals living in poverty who cannot afford rent or food, because there is no central place to get help. But case managers see issues with homeless sleeping in the desert and/or in their cars, or “floating” from couch to couch, relying on the charity of friends and relatives. This is expressed by the school principal, the fire department, the police department, and social service providers. It includes local workers (e.g. Walmart), young adults with limited incomes, and returning military vets.
- There are very limited services and no affordable housing options for seniors. Needs include a senior center, more supportive services, and affordable rental housing.
- Young adults are extremely challenged to afford living in Maricopa. Part time work is not sufficient to afford independence, and the only housing options are to live with many roommates in a family-oriented single family home (if they can afford that). There are even instances of young adults, homeless, squatting in abandoned homes. Many young adults just choose to leave.
- The lack of rental housing options cheaper than \$1,100 a month is a deterrent to young workers, and can impact economic prosperity of the city. It is difficult to attract teachers, firefighters, police, and starting professionals whose incomes cannot support renting their own place.

Many resort to renting rooms in someone’s house to be able to afford living in Maricopa. This is not an attractive feature when trying to attract young talent.

NOTES:

- Working the crisis hotline, we receive calls at 2AM for families in need of emergency housing (at risk of homelessness) and need to drive them to CIS in Downtown Phoenix because nothing local available
- Many houses have two or even three families living there; “doubling up” or “tripling up”
- 78% of the families CARA serves are renters. CARA provides weatherization, utility assistance, emergency shelter services in Casa Grande, Rapid Rehousing
- There are many landlords in Maricopa who rent single family homes under the HCV Program – see Pinal County PHA for information
 - HCV count in Maricopa
 - Wait list for HCV and PHA units in Maricopa
- There are no housing options for students; most live at home. College losing potential students because they want to move to places where they can live independently
 - Median age is 35, most working adults
 - 18-20 identified as need because they are most likely to look elsewhere
 - Lacking life skills training since living at home
 - Capacity of ~2000 students; currently 500-600 students
 - Many students barely making ends meet, because difficulty finding work, and only part-time since they are also going to school.
- Homeless young adults squatting in empty houses
- Amtrak on occasion drops persons off with limited resources and they end up staying in Maricopa
- For seniors – a) there are no apartment complexes; b) there are no low income apartment complexes. Very limited housing options for seniors. When it comes to needs, Maricopa needs the full gamut of services for seniors
 - CDBG could be used for retrofitting senior housing

for aging in place; currently CDBG only used for infrastructure and supportive services

- USDA potential partner
- Dawson Holdings potential developer
- Friendly Phone Calls is a service provided to seniors and persons with disability; supportive services
- 3 Group Homes in Maricopa: medical care, housework, transportation services, but cost roughly \$2K - \$4K per month, not LMI
- Land is expensive, and developers currently own 90% of developable land. Challenge to build anything but single family under these circumstances. (This does not account for govt. development incentives or land not owned by developers)
- Limited transit
- Regulatory barriers can be overcome with legislation; pricing will be an issue still
- Current housing situation – lacking apartments and affordable housing – also a deterrent for professional workers just starting out.
 - Teachers cannot afford to live here; many renting rooms or commuting far
 - Police and fire have challenges; living with roommates
 - CAC faculty – no housing options for young professors who are considering relocating; doesn't offer lifestyle they are looking for
- Veteran housing and supportive service needs – many veterans do not seek out help, but they are seen at food banks.
- Persons with disability/some support but not enough
 - New program, daycare service for adults, delivery, housekeeping, legal. Somewhat limited in scope
- No senior center in Maricopa (most senior services provided out of a senior center); harder to coordinate outreach efforts – easier to disseminate information on services when people can proactively look for help in one place
- 8-12 Public Housing units and a HeadStart currently in Maricopa (get waiting list info from PHA)

FOCUS GROUP 2 – REAL ESTATE DEVELOPMENT, APRIL 3, 2017

HIGHLIGHTS

- Dire shortage of rental housing

• Developers interested in developing rental housing, particularly multi-family development, but certain issues need to be addressed (certainly for affordable multi-family)

- City to be clear this is what housing is needed and incorporate that into the planning and development permitting process
- Streamlining development so requirements are up front and transparent. Other incentives can increase financial feasibility (e.g. parking waivers, utilities, infrastructure, fee waivers, etc.)
- Create an advantage for a Maricopa development proposal in the QAP; meet with AZ Housing Finance Agency

NOTES:

- Englewood typical interest in senior 100% LIHTC, then potentially LIHTC family thereafter for multi-phase development. Developed 2,500 units.
- Advanced Design Development also interested in multi-family and senior housing development
- USDA Pathway to Purchase as funding tool
- Interest in LIHTC development for Maricopa; need internal capacity with City
- Commercial rental pricing 2x that of Casa Grande
- Need city to be proactive in attracting developers
 - Minor land division, regulatory barriers, developable areas defined, utility access defined
- QAP goals of blight elimination and TOD (light rail) is a challenge for Maricopa
 - City should speak with AHFA re: Maricopa housing needs and potential for special pool, other ways to be competitive (see Gennie Rodondo and Steve Slater)
- ADOT issues/fees a challenge
- Regarding anything other than single family, the City needs to say, this is what we need
 - Then developers will be attracted to projects
 - Streamlining process, everything transparent and upfront, "time is money"
- Potential for RFP to solicit developers, City to steer development
- Huge rental shortage; no need to even list rentals because if anything comes out for less than \$1000 a month, long waiting list
- Also shortage of for-sale homes, though not same level as renters. Will send Rebecca updated info.
- Other incentives possible; parking waivers, lot lines, fees waived

APPENDIX 5: STAKEHOLDER INTERVIEWS

AZ National Apartment Association

Voluntary association/networking opportunities

No members in Maricopa or looking at Maricopa; not on anyone's radar

Developed as an isolated suburb with no industry

No indication that the market is mature enough to build apartments

Interesting and visionary that they are talking about apartments; other cities playing catch up

- Diversity in housing
- Aging in Place
- Millennials
- Baby Boomers
- Alternative to HO

No strong employment base in Maricopa that would demand apartments

Large national and regional communities that would build 100-500 units not interested in Maricopa right now

"Short answer" is that market hasn't demanded it yet; needs locally grown company where principal of that company knows that need exists. Takes risk and financing. Then next developer will look at track record. Hasn't come up.

Zoned certain areas for apartments.

Metro phoenix has not been presented with that data; until there is a major employment base, then won't be built

Senior may be first; will take a local developer and micro demand for diversity in housing

QAP not friendly to Maricopa; built in middle of nowhere because someone owned a lot of land

An island surrounded by native American lands

If Maricopa could provide subsidy could entice developers.

Casa Grande aging housing stock, class C maybe B; suffers from same problem even though much larger and has jobs. 60s and 70s in Casa Grande. Very affordable and not subsidized. Occupancy rates not great.

Chandler – have to build product because of the high tech industry and Gilbert (even more suburban)

West side – two apartment complexes West of I-17 built recently (that's it) and only those two communities. Rental rates on west side going up exponentially because no new product west side. Can only support \$1 sq.ft. in rent but cost to build; \$1.5 to even \$2.5 per square foot.

Anything along light rail has new construction; demand very high here. Off grid, DT Tempe, DT Phoenix, Scottsdale and N Tempe \$1.8 to \$2.2 sq. ft., product high end, lots of amenities. All new construction centered in central Phoenix East. Not a lot even in Tucson (economy a little flat).

If I were a policy maker in Maricopa, focus on job growth; senior probably first thing we see. If Maricopa has funding source (needs carrot) to attract developers

CAHRA – Supportive Services

Overall lack of affordable housing for all low income groups

LIHTC a good solution for adding more units

Public Housing and workforce development, homes for purchase under the Section 8 Program, also look at other HUD homeowner programs

LIHEAP and Dept. of Energy funds for weatherization but not enough funds for bill assistance, cooling costs so high it is a real burden on low income families

Homelessness also an issue, see Point in Time Survey,

doesn't capture all homelessness, just taken one night in January for who they could reach

United Way and Salvation Army also provide assistance

Important for Maricopa to use all existing resources available, keep all stakeholders in the conversation moving forward

Senior Living Developer

Three tiers of senior housing, the senior apartments, assisted living and memory care, and nursing care.

Decision to build based on demographics: where are there seniors? Maricopa not compelling because the relative senior population is very low (particularly 75 +)

Difficulty accessing a loan for development without the demographics supporting need

Based on understanding of the market, Maricopa is in

need for a small project, 25 to 30 bed facility

Can also partner with the VA for median income group

Would probably need a public private partnership to add senior housing given market conditions

See Colliche Senior Housing

Homebuilder

Need more housing diversity; glut of single family homes, many owned by investors

DR Horton Homes built single family but after crash left Maricopa; returned in 2013 and building in 3 locations

Target to first time homebuyers

Homes are affordable and new; retail is new – appealing to many families

Building activity has returned since the crash, but not at the same pace

APPENDIX 6: ONLINE SURVEY

Online Survey
Participants = 472

Demographic

► Age Distribution of Survey Participants

Unknown	1
18 - 22 years old	2
23 - 29 years old	24
30 - 39 years old	83
40 - 49 years old	106
50 - 59 years old	97
60 - 64 years old	54
65 - 74 years old	95
75 years and older	10
Grand Total	472

► Household Income of Survey Participants

Unknown	15
\$100,000 - \$149,999 per year	102
\$150,000 + per year	32
\$25,000 - \$49,999 per year	71
\$50,000 - \$74,999 per year	124
\$75,000 - \$99,999 per year	109
Less than \$25,000 per year	19
Grand Total	472
75 years and older	10
Grand Total	472

► Household Size of Survey Participants

Unknown	1
1, I live alone	39
2	219
3	59
4	84
5	38
6	19
7	6
8 or more people	7
Grand Total	472

► Children in the Home for Survey Participants

Unknown	3
0, No children	265
1	57
2	85
3	36
4 or more children	26
Grand Total	472

► Persons Older than 65 in the Home, for Survey Participants

Unknown	2
0	319
1	68
2	80
More than 2	3
Grand Total	472

Survey Results

► What do you like most about your neighborhood?

Top 3	Votes
Condition of Homes	126
Yard Size	165
Safety	113
Middle 3	
Sidewalks and Plantings	62
People	72
Parks	75
Last 4	
Schools	31
Shopping	31
Restaurants	20
Neighborhood Activities	21

► What do you like least about your neighborhood?

Top 2	Votes
Shopping	165
Restaurants	182
Next 3	
Schools	58
Yard Size	92
Neighborhood Activities	64
Last 4	
Condition of Homes	39
Sidewalks and Plantings	38
Parks	39
People	41
Neighborhood Activities	21

► How do you rate the following in Maricopa?

	Excellent	Good	Average	Poor	Terrible
Quality of Homes	23.2%	36.1%	29.7%	6.2%	4.7%
Restaurants and Shopping	9.3%	8.7%	16.9%	26.4%	38.7%
Walkable Neighborhoods	49.5%	25.6%	15.4%	5.9%	3.7%
Housing Diversity/Housing Choices	21.0%	18.3%	24.9%	16.6%	19.2%
Housing Affordability	48.5%	28.3%	17.4%	3.5%	2.4%

► Visual Preference Survey(ranking, first choice, second choice, third choice)

Recreation	Garden	Trails	Passive Park
	First	Third	Second
Multi-Family Housing	Walk-up	Loft/Live-Work	Courtyard
	Second	Third	First
Single Family Housing	Small lot/mixed design	Small lot/same design	Large lot/same design
	Second	First	Third
Middle Housing	Modern Townhouse	Traditional Townhouse	Cottage Duplex
	Third	Second	First
Retail/Commercial	Main Street	Landscape strip mall	Lifestyle Center
	First	Third	Second

References

ⁱMaricopa has had three locations and four names since its establishment in 1857. For the purpose of this study, we consider the community of Maricopa to be the urbanized area located near the railroad station, regardless of time or boundaries.

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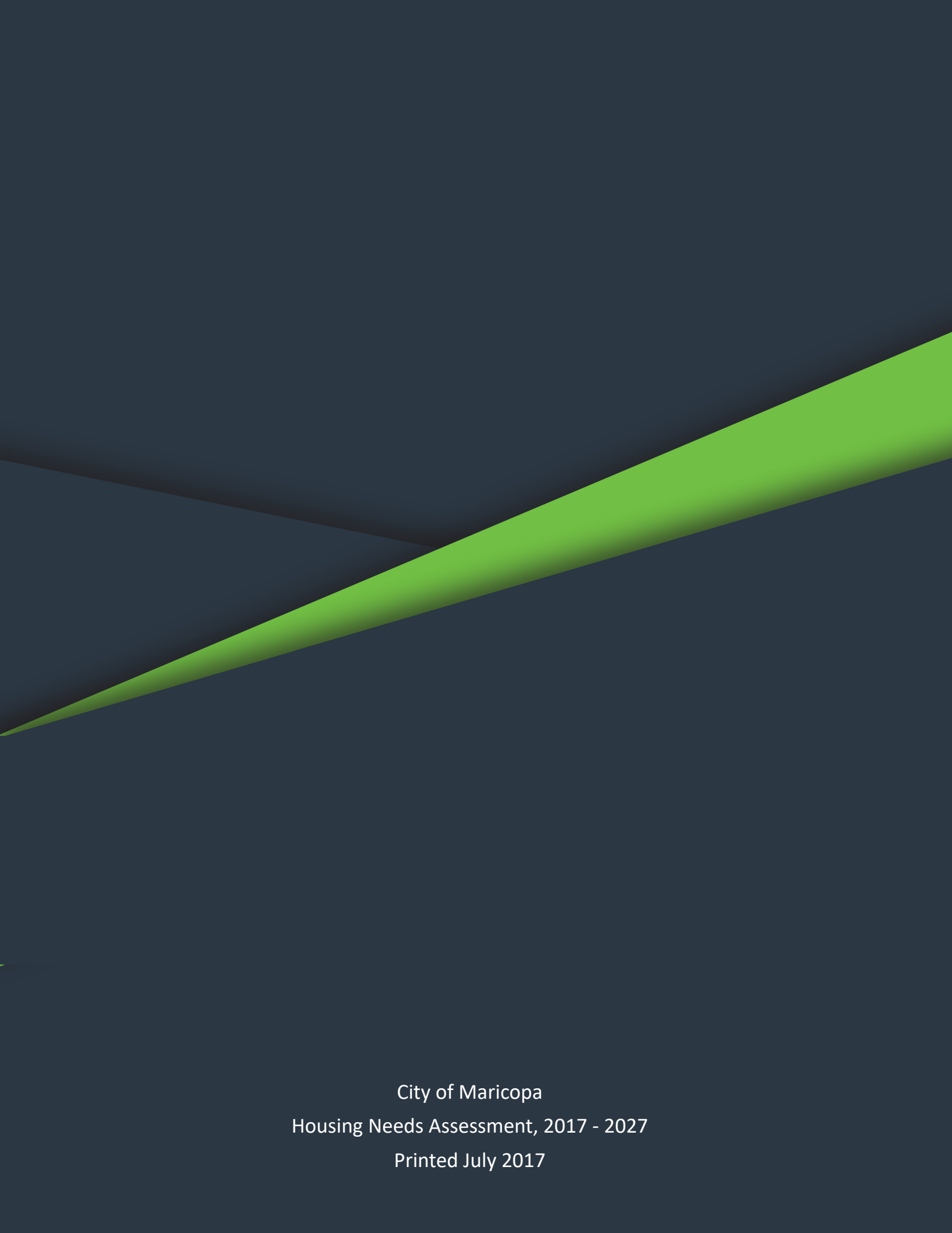
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^{xi}For more information on suburban poverty, visit Brookings Institute's interactive website found here: <https://www.brookings.edu/research/the-re-emergence-of-concentrated-poverty-metropolitan-trends-in-the-2000s/>. Elizabeth Kneebone, Carey Nadeau and Alan Berube, *The Reemergence of Concentrated Poverty: Metropolitan Trends in the 2000s*, November 11, 2011.

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